

RESOLUTION OF THE PLANNING BOARD OF THE CITY OF SOMERS POINT ADOPTING A FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

WHEREAS, the City of Somers Point (hereinafter the “City” or “Somers Point”) has a demonstrated history of voluntary compliance as evidenced by its Third Round record; and

WHEREAS, pursuant to In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015) (Mount Laurel IV), on or around July 2, 2015, the City of Somers Point filed a Declaratory Judgment Complaint in Superior Court, Law Division seeking, among other things, a judicial declaration that its Third Round Housing Element and Fair Share Plan, to be amended as necessary, satisfied its “fair share” of the regional need for low and moderate income housing pursuant to the “Mount Laurel doctrine;” and

WHEREAS, that culminated in a Court-approved Third Round Housing Element and Fair Share Plan and a Judgment of Compliance and Repose, which precludes all Mount Laurel lawsuits, including builder’s remedy lawsuits, until July 1, 2025; and

WHEREAS, the City continues to actively implement its Court-approved Third Round Housing Element and Fair Share Plan; and

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the 1985 New Jersey Fair Housing Act (hereinafter the “Amended FHA”); and

WHEREAS, the City adopted a “binding resolution” accepting the DCA-calculated Present Need and Prospective Need, as required by the Amended FHA, on January 23, 2025, establishing its Fourth Round Present Need of 27 and Prospective Need of 31; and

WHEREAS, in accordance with the Amended FHA and the Administrative Office of the Court’s Directive No. 14-24, the City filed a timely Fourth Round Declaratory Judgment complaint (“DJ Complaint”) with the Affordable Housing Dispute Resolution Program (“the Program”), along with its binding resolution, on January 24, 2025; and

WHEREAS, the filing of the DJ Complaint gave the City automatic, continued immunity from all exclusionary zoning lawsuits, including builder’s remedy lawsuits, which is still in full force and effect; and

WHEREAS, the City did not receive any objections to its Present and Prospective Need numbers by February 28, 2025, resulting in the statutory automatic acceptance of the City’s Fourth Round obligations on March 1, 2025; and

WHEREAS, now that the City has its Fourth Round Obligations, the Amended FHA requires the municipality to adopt and endorse a Fourth Round Housing Element and Fair Share Plan by June 30, 2025; and

WHEREAS, in accordance with the Amended FHA, the City’s affordable housing planner drafted a Fourth Round Housing Element and Fair Share Plan; and

WHEREAS, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Planning Board held a public hearing on the Fourth Round Housing Element and Fair Share Plan on June 26, 2025; and

WHEREAS, the Planning Board determined that the attached Fourth Round Housing Element and Fair Share Plan is consistent with the goals and objectives of the City's current Master Plan, and that adoption and implementation of the Fourth Round Housing Element and Fair Share Plan is in the public interest and protects public health and safety and promotes the general welfare.

NOW, THEREFORE, BE IT RESOLVED by the Planning Board of the City of Somers Point, County of Atlantic, State of New Jersey, that the Planning Board hereby adopts the Fourth Round Housing Element and Fair Share Plan attached hereto as Exhibit A.



Chairman of the Planning Board

CERTIFICATION

I certify that the foregoing Resolution was duly adopted by the Planning Board of City of Somers Point at a regular meeting held on the 26 day of June 2025.



Planning Board Secretary

2025

The Colliers logo, featuring the word "Colliers" in white serif font on a dark blue rectangular background with a thin yellow and red horizontal stripe at the bottom.A photograph of a residential street with two-story houses, trees, and a blue pickup truck parked on the side. A dark blue semi-transparent box is overlaid on the lower left portion of the image.

2025 Housing Element & Fair Share Plan

City of Somers Point

June 11, 2025

Prepared for:

City of Somers Point

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2025 Housing Element & Fair Share Plan

City of Somers Point

Atlantic County, New Jersey

Adopted by the Planning Board: _____

The original of this report was signed and sealed in accordance with NJSA 45:14A-12.

SOP-0008

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I. Introduction

According to the New Jersey Fair Housing Act, a Housing Plan Element shall be designed to meet the municipality's fair share of its region's present and prospective housing needs, with particular attention to low- and moderate-income housing.

Affordable housing in New Jersey has a long, convoluted history dating back to 1975, when the New Jersey Supreme Court ruled that each municipality within the State has a constitutional obligation to provide a realistic opportunity for the construction of their fair share of affordable housing. This landmark decision is commonly referred to as Mount Laurel I, as the defendant was the Township of Mount Laurel. In 1983, the New Jersey Supreme Court upheld its Mount Laurel I decision and created builder's remedy as a means of enforcement (known as Mount Laurel II). In response to the court decisions, the Fair Housing Act (FHA) was adopted in 1985, which provided an administrative process for municipal compliance. The FHA also created the Council on Affordable Housing (COAH), which was responsible for promulgating municipal obligations, adopting regulations, and administering the compliance process. The first round of affordable housing spanned from 1987 to 1993. This was followed by the second round from 1993 to 1999.

The third round of affordable housing commenced in 1999, but COAH failed to establish new affordable housing obligations. Several lawsuits were filed between 2008 and 2015 regarding the obligation. Ultimately, on March 10, 2015, the Supreme Court ruled that COAH failed to act and, as a result, the Courts assumed jurisdiction over the Fair Housing Act. The decision and accompanying Order ("March 2015 Order") divided municipalities into one of three categories - those that achieved Third Round Substantive Certification, those that filed or petitioned COAH and those that had never participated in the COAH process.

The transitional process created by the Supreme Court tracked the Fair Housing Act procedures for compliance. In this regard, the process permitted municipalities to file a Declaratory Judgment Action during a 30-day window between June 8 and July 8, 2015 that sought an adjudication as to their fair share obligations. This would enable the municipality to comply voluntarily with its constitutional obligation to provide a realistic opportunity for the construction of its fair share of the regions' low- and moderate-income households.

On January 18, 2017, the Supreme Court ruled that municipalities are responsible for obligations accruing during the so-called "gap period," the period between 1999 and 2015. However, the Court stated that the gap obligation should be calculated as a never-before-calculated component of Present Need (also referred to as Rehabilitation Obligation), which would serve to capture Gap Period households that were presently in need of affordable housing as of the date of the Present Need calculation (i.e. that were still income eligible, were not captured as part of traditional present need, were still living in New Jersey and otherwise represented a Present affordable housing need).

Between 2015 and 2024, towns that elected to voluntarily comply with their constitutional obligation participated in mediation sessions, reached settlement agreements, adopted Housing Element and Fair Share Reports, and most towns concluded the process with a judgment of repose and compliance. As a result of COAH's inability to function, the third round period spanned from 1999 to 2025.

Then, on March 20, 2024, Governor Murphy signed legislation that dramatically modified the State's affordable housing regulations. The 75-page bill, known as A4, abolished COAH, modified the

process of affordable housing compliance, amended bonus credits, and, among other changes, set forth several important deadlines. P.L. 2024, c.2 ("Amended FHA") charged the Department of Community Affairs ("DCA") with the preparation of fourth round obligations and set forth aggressive timelines for compliance. In October of 2024, DCA published a report on its calculations of regional need and municipal present (Rehabilitation Obligation) and prospective (Fourth Round Obligation) fair share obligations. The Report is entitled "Affordable Housing Obligation of 2025-2035 (Fourth Round) Methodology and Background". The DCA calculated Somers Point's present need obligation as 27 and its prospective need obligation as 31. Municipalities were required to adopt a binding resolution outlining their present and prospective fair share obligations by January 31, 2025. On January 23, 2025, the City Council adopted Resolution No. 58 of 2025 accepting the DCA's calculation of the City's present need and prospective obligation. The City also filed a "Complaint for Declaratory Relief Pursuant to Directive #14-24" on January 24, 2025, as part of the compliance certification process outlined in the Director of the Administrative Office of the Courts Directive #14-24.

During the 30-day challenge window, no objections were filed. An Order was entered on March 27, 2025 fixing the municipal obligations.

This is the City of Somers Point's Housing Element and Fair Share Plan ("HEFSP") for the period between 2025 and 2035, known as the Fourth Round. Somers Point seeks to voluntarily comply with its constitutional obligation to provide a realistic opportunity for affordable housing. This HEFSP is prepared utilizing the Prior Round Rules¹, Third Round Rules² (as applicable), and the amendments implemented in P.L. 2024, c.2. Each municipality in the State has a four-part obligation:

1. Rehabilitation Obligation
2. Prior First and Second Round Obligations (1987-1999)
3. Third Round Obligation (1999 - 2025)
4. Fourth Round Obligation (2025-2035)

Affordable Housing History

A summary of Somers Point's affordable housing timeline since 2025 is included below:

- **January 23, 2025** | City Council adopts Resolution No. 58 of 2025 accepting the DCA's obligation calculations (see Appendix B).
- **January 23, 2025** | City filed a "Complaint for Declaratory Relief Pursuant to Directive #14-24" (see Appendix C).
- **March 27, 2025** | Order Fixing Municipal Obligations For "Present Need" and "Prospective Need" For the Fourth Round Housing Cycle entered by Judge Porto (see Appendix D).

Municipal Summary

The City of Somers Point is located in southeastern Atlantic County and encompasses 4.98 square miles. The Garden State Parkway traverses the west side of the City in a north-south direction, US

¹ NJAC 5:91 (Procedural) and NJAC 5:93 (Substantive) Rules, which can be found at: [New Jersey Department of Community Affairs | Second Round Regulations](#)

²NJAC 5:96 (Procedural) and NJAC 5:97 (Substantive) Rules, which can be found at: <https://nj.gov/dca/dlps/hss/thirdroundregs.shtml>

Route 9 traverses the center of the City in a north-south direction, while State Route 52 traverses the southern quadrant of the City in an east-west direction. The City has several commercial corridors, including along Bay Avenue, the east end of MacArthur Boulevard (NJ Route 52), Mays Landing Road, New Road (US Route 9), and Shore Road. The Shore Medical Center is located between Bay Avenue and Shore Road and the Greate Bay Country Club is located between MacArthur Boulevard and Mays Landing Road. The remaining areas of the City contain a variety of residential uses, including single-family and multi-family dwellings. However, the northeastern, southern, and western areas of the City are primarily water and wetlands areas, including the Great Egg Harbor Bay to the south. The City does not have access to any NJTransit rail service. However, NJTransit operates bus routes along MacArthur Boulevard, Mays Landing Road, New Road, and Shore Road.

The City is bordered by the City of Linwood to the north, Township of Egg Harbor to the east, southwest, west, and northwest, the City of Ocean City to the southeast, and the Township of Upper to the south. See the map on page 4.

Between 2010 and 2020, Somers Point's population decreased by 326 residents from 10,795 to 10,469 residents.³ It should be noted that the 2023 American Community Survey ("ACS"), which is the most recent Survey available, estimates the City's population to be 10,461, which is eight less than reported in the 2020 Census.⁴ However, the South Jersey Transportation Planning Organization ("SJTPO") projects that the City will shrink to 9,790 residents by the year 2060.⁵

Affordable Housing Obligation

The City of Somers Point has agreed to a Rehabilitation Obligation of 27 units. The City's Prior Round Obligation ("PRO") is 103. The City agreed to a 246-unit Third Round Obligation ("TRO"). However, the City received a Vacant Land Adjustment ("VLA") during the Third Round, which determined the Realistic Development Potential ("RDP") of Somers Point to be 13 (see Appendix A). This results in an Unmet Need of 233. Finally, Somers Point's Fourth Round Obligation ("FRO") is 31 units.

The chart below illustrates the City's four-part obligation.

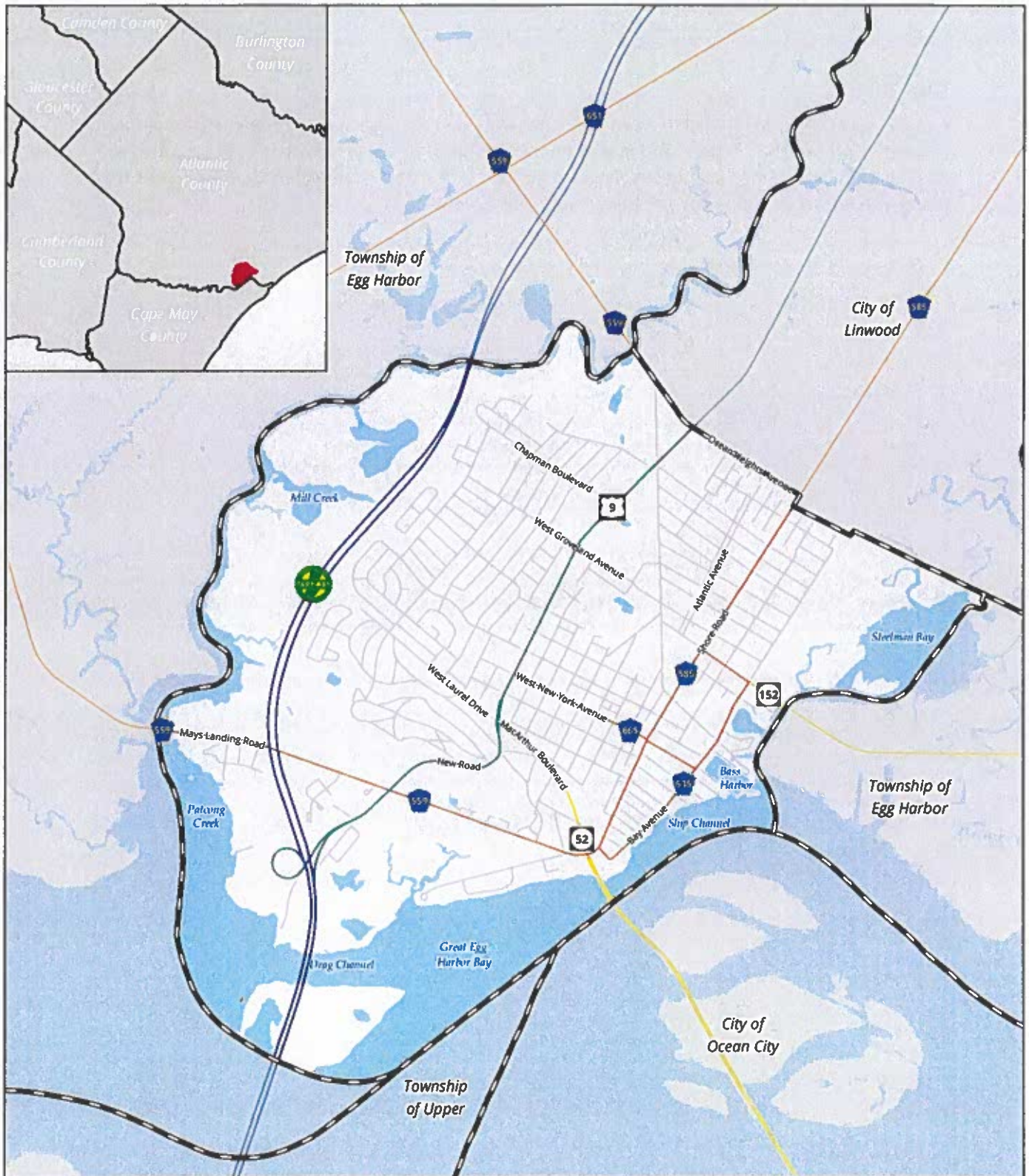
Affordable Housing Obligation

	Rehabilitation	Prior Round 1987 - 1990	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	27	103	246	31
RDP	-	-	13	-
Unmet Need	--	-	233	-

³ Information sourced from <https://data.census.gov/>, accessed April 3, 2025.

⁴ Ibid.

⁵ Information sourced from SJTPO Population and Jobs Projections, <https://public.tableau.com/app/profile/sjtpo/viz/SJTPOPopulationandJobsProjections/Open>, accessed April 3, 2025.



REGIONAL LOCATION
CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY

0 0.25 0.5
 1 inch = 0.5 miles



Colliers
Engineering & Design

This map was developed using GIS digital data from NJDOT and NJGIN, but this secondary product has not been verified and is not state-authorized.

May 28, 2025
 SOP0008

City Goal

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low- and moderate-income housing can be provided in accordance with the requirements of the Fair Housing Act and the laws of the State of New Jersey, while respecting the character, scale, and density of the City of Somers Point.

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HOUSING ELEMENT

City of Somers Point

II. Content of Housing Element

The Amended Fair Housing Act requires that “the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing”. As per the Municipal Land Use Law (“MLUL”), specifically NJSA 52:27D-310, a housing element must contain at least the following items:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose conducting this inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low-and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- c. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L.2024, c.2 (C.52-27D-304.1);
- f. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52D-329.20);
- h. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L.2004, C.120 (C.13-20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable

housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- i. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Chapters III. through IX. address a. through i. above except for the determination of the City's affordable housing obligation (subsection e.) and the Highlands Council (subsection h.). Somers Point's four-part obligation is discussed in Chapter XI. Additionally, the City is not within the jurisdiction of the Highlands Council and, as a result, subsection h. is not applicable.

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III. Somers Point's Population Demographics

The City of Somers Point's population rose rapidly from 2,480 people in 1950 to 10,330 in 1980, which is a 316.5% increase over just 30 years. The City's population continued to rise until its peak at 12,910 residents in 2000. Since then, the population of Somers Point has declined by nearly 19%. See the table below for additional details.

Population Growth

Year	Population	Change	Percent
1940	1,992	--	--
1950	2,480	488	24.5%
1960	4,504	2,024	81.6%
1970	7,919	3,415	75.8%
1980	10,330	2,411	30.4%
1990	11,216	886	8.6%
2000	12,910	1,694	15.1%
2010	10,795	-2,115	-16.4%
2020	10,469	-326	-3.0%

Source: 2010 & 2020 Census Table P1; New Jersey Population Trends, 1790 to 2000,
<https://www.nj.gov/labor/labormarketinformation/assets/PDFs/census/2kpub/njsdcp3.pdf>

The SJTPO projects that the City's population will decline by 7% from 10,469 in 2020 to 9,970 in 2060. This represents an average decline of approximately 17 residents annually over 40 years. However, as noted above, the City's estimated population according to the 2023 ACS is 10,461, which is 671 more than projected by the SJTPO. This translates to an average annual loss of just over 18 people over the next 37 years.

Population Projection

Year	Population	Change	Percent
2020	10,469	---	---
2030	10,514	45	0.4%
2040	10,555	41	0.4%
2050	10,192	-363	-3.4%
2060	9,790	-402	-3.9%

Source: SJTPO Population and Jobs Projections,
<https://public.tableau.com/app/profile/sjtpo/viz/SJTPOPopulationandJobsProjections/Open>

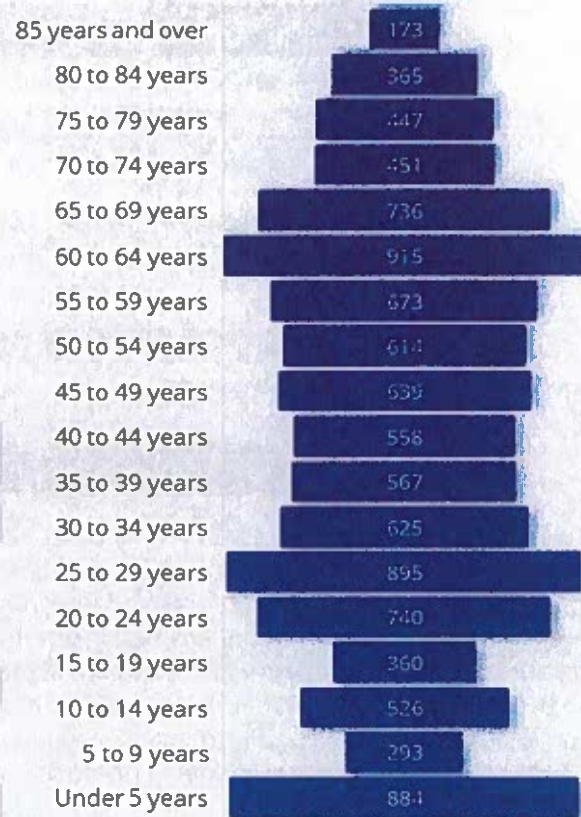
Age Distribution of Population

The 2023 ACS estimates 20.8% of Somers Point's population was 65 years or older compared to 19.7% of the population being 19 years or younger. The largest age cohort was estimated to be those aged 60 to 64 years, which comprised 8.7% (915 persons) of the City's population. Residents aged 25 to 29 years comprised the second-largest age cohort at 8.6% of the population, followed by those under five years at 8.5%. The median age was estimated at 39.2 years in the 2023 ACS. See the table and chart on the following page for further details.

Population by Age Cohort

Age	Total	Percent
85 years and over	173	1.7%
80 to 84 years	365	3.5%
75 to 79 years	447	4.3%
70 to 74 years	451	4.3%
65 to 69 years	736	7.0%
60 to 64 years	915	8.7%
55 to 59 years	673	6.4%
50 to 54 years	614	5.9%
45 to 49 years	639	6.1%
40 to 44 years	558	5.3%
35 to 39 years	567	5.4%
30 to 34 years	625	6.0%
25 to 29 years	895	8.6%
20 to 24 years	740	7.1%
15 to 19 years	360	3.4%
10 to 14 years	526	5.0%
5 to 9 years	293	2.8%
Under 5 years	884	8.5%
Total	10,461	100%

Source: 2023 ACS Table S0101

Population by Age Cohort

Household Size & Type

According to the 2023 ACS, Somers Point had 4,720 households. A plurality were married-couple households, which comprised 39.9% of all households (1,884). Of those, 581 had children under 18 years old. Female householders with no spouse present comprised 33.9% of all households, while male householders with no spouse present comprised only 18.2%. Of all households with no spouse present, 261 had children under the age of 18 (5.6%), while 1,621 were living alone (34.3%). See the table on the following page for complete details.

Household Type

Type	Number	Percent
Married-couple	1,884	39.9%
with children under 18	581	12.3%
Cohabiting couple	374	7.9%
with children under 18	81	1.7%
Male householder, no spouse	861	18.2%
with children under 18	12	0.3%
living alone	591	12.5%
Female householder, no spouse	1,601	33.9%
with children under 18	249	5.3%
living alone	1,030	21.8%
Total	4,720	100%

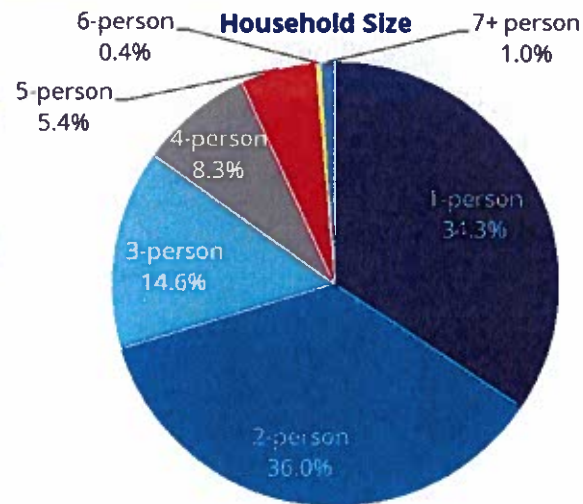
Source: 2023 ACS Table DP02

The most common household size in Somers Point was estimated to be two-person households, which comprised 36% of households in 2023. One-person households comprised the second-largest number of households at 34.3%. Finally, three-person households comprised 14.6% of the 4,720 households in Somers Point. It should be noted that 48 households contained seven or more people. The table and pie chart below graphically illustrate the household size composition in Somers Point. Additionally, the 2023 ACS estimated the average household size at 2.21 persons, which is slightly lower than reported in the 2010 Census (2.32 persons).

Household Size

Size	Total	Percent
1-person	1,621	34.3%
2-person	1,697	36.0%
3-person	691	14.6%
4-person	390	8.3%
5-person	255	5.4%
6-person	18	0.4%
7+ person	48	1.0%
Total	4,720	100%

Source: 2023 ACS Table B11016



Income & Poverty Status

The 2023 ACS estimated the median household income for the City of Somers Point to be \$68,542 which is over \$8,000 less than Atlantic County's and \$32,508 less than the State's. Similarly, the median family income for the City was estimated at \$86,367, which is over \$8,000 below the County's and \$37,525 less than the State's. Finally, Somers Points per capita income was estimated at \$39,692, which is below both the County's and the State's.

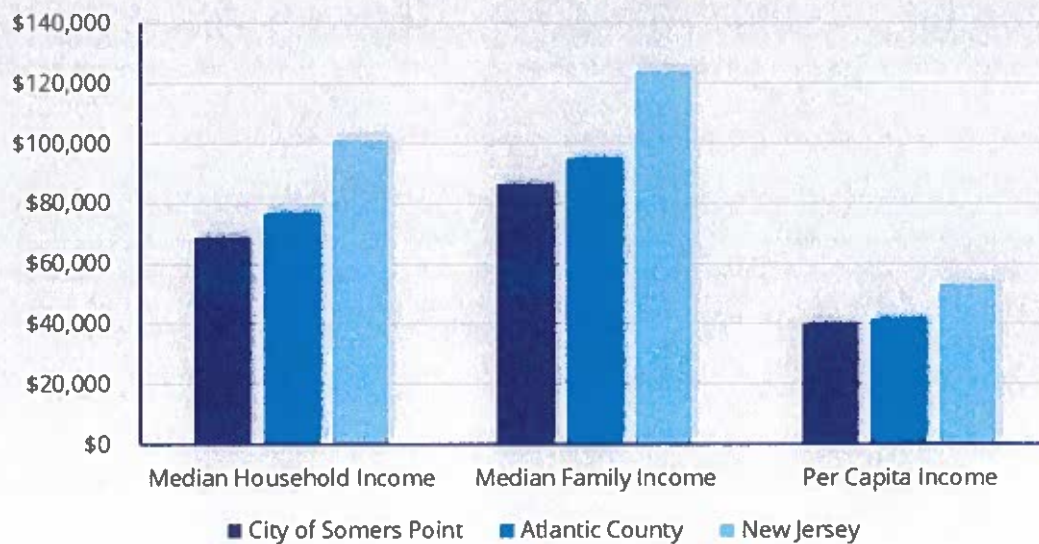
The 2023 ACS reports on the poverty rates of individuals and families. The City's poverty rate for individuals was estimated at 11.2%, which is lower than the County's by 1.9% but 1.4% higher than the State's. Similarly, the City's poverty rate for families was estimated at 8.6%, which is less than Atlantic County's but more than New Jersey's. The table and bar chart below provide a comparison between income and poverty characteristics.

Income and Poverty Characteristics

Income Type	City of Somers Point	Atlantic County	New Jersey
Median Household Income	\$68,542	\$76,819	\$101,050
Median Family Income	\$86,367	\$94,662	\$123,892
Per Capita Income	\$39,692	\$41,448	\$53,118
Poverty Status (Percent of People)	11.2%	13.1%	9.8%
Poverty Status (Percent of Families)	8.6%	9.9%	7.0%

Source: 2023 ACS Table DP03

Income Characteristics



According to the 2023 ACS, 19.6% of households in Somers Point (923) earn between \$50,000 and \$74,999 annually. Households earning between \$100,000 and \$149,999 comprised 18.2% of households, while those earning \$35,000 to \$49,999 comprised 15.6% of the City's households. Only 32.2% of households in Somers Point made over \$100,000 annually compared to 38.8% of the County's and 50.5% of the State's households. It should be noted that 36.3% of households in Somers Point earned less than \$50,000. See the table on the following page for additional details.

Household Income

Income Range	City of Somers Point		Atlantic County		New Jersey	
	Total	Percent	Total	Percent	Total	Percent
Less than \$10,000	213	4.5%	5,362	4.9%	140,262	4.0%
\$10,000 to \$14,999	122	2.6%	3,709	3.4%	99,362	2.9%
\$15,000 to \$24,999	300	6.4%	7,467	6.9%	175,402	5.0%
\$25,000 to \$34,999	342	7.2%	8,106	7.5%	184,753	5.3%
\$35,000 to \$49,999	734	15.6%	11,704	10.8%	276,601	8.0%
\$50,000 to \$74,999	923	19.6%	16,811	15.5%	448,192	12.9%
\$75,000 to \$99,999	563	11.9%	13,380	12.3%	397,939	11.4%
\$100,000 to \$149,999	858	18.2%	20,277	18.7%	627,526	18.0%
\$150,000 to \$199,999	384	8.1%	10,463	9.6%	407,723	11.7%
\$200,000 or more	281	6.0%	11,433	10.5%	720,595	20.7%
Total	4,720	100%	108,712	100%	3,478,355	100%

Source: 2023 ACS Table DP03

IV. Somers Point's Housing Demographics

Housing Type

The 2023 ACS estimated the City's housing stock at 5,730 units. Single-family, detached dwellings comprised a majority of the housing stock with 2,940 units or 51.3% of all dwellings. There were an estimated 1,870 multi-family dwelling units (32.6%) in structures containing five or more units. Attached single-family dwellings (e.g. townhomes) comprised 325 units or 5.7% of the housing stock. See the table below for details. Of the estimated 5,730 units in 2023, 216 or 3.77% of the housing stock is affordable.

Housing Units in Structure

Structure	Number of Units	Percent
1-unit, detached	2,940	51.3%
1-unit, attached	325	5.7%
2 units	311	5.4%
3 or 4 units	279	4.9%
5 to 9 units	421	7.3%
10 to 19 units	896	15.6%
20 or more units	553	9.7%
Mobile Home	5	0.1%
Other (boat, RV, van, etc.)	0	0.0%
Total	5,730	100%

Source: 2023 ACS Table DP04

Occupancy Status

Of the 5,730 residential units, 4,270 units, or 82.4% of the housing stock, was occupied. This includes 2,413 owner-occupied units and 2,307 rental units. The 1,010 vacant units included 698 units used seasonally and 169 units listed for rent or for sale. The remainder of the vacant units, 143, were categorized as "other" vacant. However, ACS Table B25005 categorizes 83 of these units as "vacant - current residence elsewhere". See the table on the following page for details.

The 2023 ACS estimated the average household size in Somers Point at 2.21 persons, while the average family size was 2.94 persons. Comparing tenure, the average owner-occupied household was 2.15, while the average renter-occupied household was 2.28 persons.

Occupancy Status

Status	Units	Percent
Occupied Total	4,720	82.4%
<i>Owner Occupied</i>	<i>2,413</i>	<i>51.1%</i>
<i>Renter Occupied</i>	<i>2,307</i>	<i>48.9%</i>
Vacant Total	1,010	17.6%
<i>For rent</i>	<i>121</i>	<i>12.0%</i>
<i>Rented, not occupied</i>	<i>0</i>	<i>0.0%</i>
<i>For Sale</i>	<i>48</i>	<i>4.8%</i>
<i>Sold, not occupied</i>	<i>0</i>	<i>0.0%</i>
<i>Seasonal</i>	<i>698</i>	<i>69.1%</i>
<i>For migrant workers</i>	<i>0</i>	<i>0.0%</i>
<i>Other</i>	<i>143</i>	<i>14.2%</i>
Total	5,730	100%

Source: 2023 ACS Tables DP04 & B25004

Value & Rent of Housing Stock

The 2023 ACS provided value estimates for owner-occupied housing units in Somers Point. According to the data, a plurality of homes in the City were worth between \$200,000 and \$299,999 (41.4%). Homes worth between \$300,000 and \$499,999 comprised 33.9% of the owner-occupied housing units, while 15.3% of homes were estimated to be worth between \$100,000 to \$199,999. It should be noted that 39 homes (1.6%) were valued at \$1 million or more and 62 homes were valued less than \$99,999 (2.6%). The median home value estimated in the 2023 ACS was \$277,500. See the table below and chart on the following page for details.

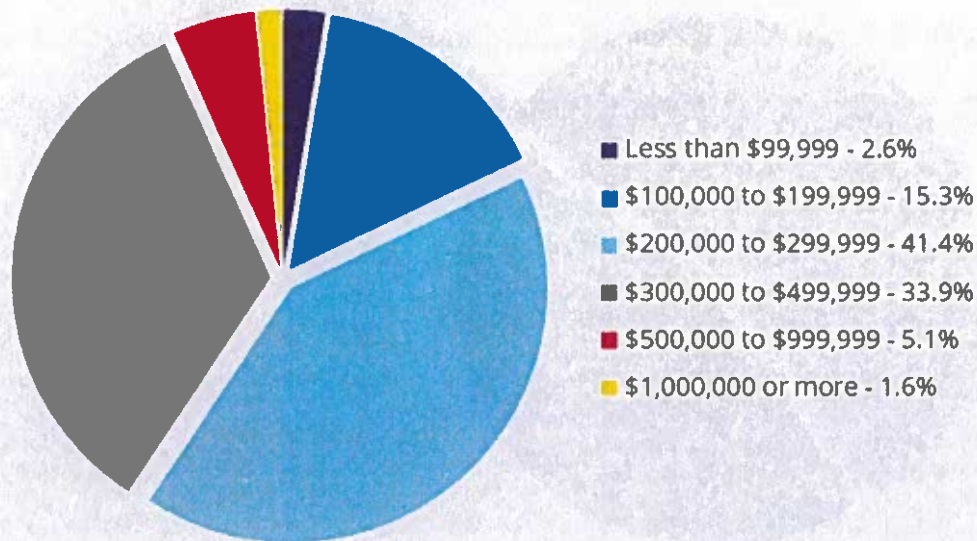
Value of Owner Occupied Units

Value	Number of Units	Percent
Less than \$99,999	62	2.6%
\$100,000 to \$199,999	370	15.3%
\$200,000 to \$299,999	999	41.4%
\$300,000 to \$499,999	819	33.9%
\$500,000 to \$999,999	124	5.1%
\$1,000,000 or more	39	1.6%
Total	2,413	100%

Median Value \$277,500

Source: 2023 ACS Table DP04

Value of Owner Occupied Units

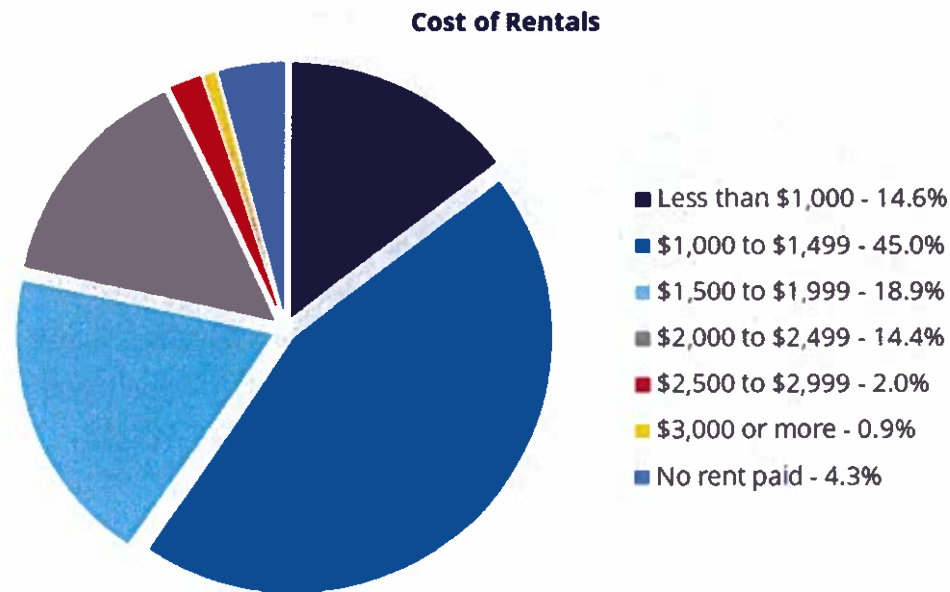


The median rent in the City was estimated at \$1,308 per the 2023 ACS. Looking at the rent ranges, units that cost between \$1,000 and \$1,499 were most common with 1,037 rentals in this range. The second-most common rentals, 437 units or 18.9%, fell between \$1,500 and \$1,999. Rentals that cost less than \$1,000 included 336 units (14.6%), while 21 units cost \$3,000 or more per month (0.6%). It should be noted that 99 rentals indicated no rent was paid. See the table below and chart on the following page for more information.

Cost of Rentals

Cost	Number of Units	Percent
Less than \$1,000	336	14.6%
\$1,000 to \$1,499	1,037	45.0%
\$1,500 to \$1,999	437	18.9%
\$2,000 to \$2,499	332	14.4%
\$2,500 to \$2,999	45	2.0%
\$3,000 or more	21	0.9%
No rent paid	99	4.3%
Total	2,307	100%
Median (in dollars)		\$1,308

Source: 2023 ACS Table DP04



Condition and Age of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low- and moderate-income households. In general, most homes contain complete plumbing and kitchen facilities and have adequate heat. However, 125 units (5.5%) were estimated to not use fuel for heating (gas, oil, liquid propane, wood, etc.). Additionally, 39 units lacked plumbing facilities, and 34 units lacked kitchen facilities.

Condition of Housing Stock

Condition	Number of Units	Percent
Lack of complete plumbing	39	1.72%
Lack of complete kitchen	34	1.50%
Lack of telephone service	7	0.31%
Lack of adequate heat	125	5.50%
Total Occupied Housing Units	2,272	9.02%

Source: 2023 ACS Table DP04

Housing with 1.01 or more persons per room (excluding bathrooms and kitchens) is an index of overcrowding as defined by the U.S. Department of Housing and Urban Development.⁶ According to the 2023 ACS, 198 units (4.2%) of the City's 4,720 occupied units contained more than 1.01 persons per room.

⁶ <https://www.hcd.ca.gov/planning-and-community-development/housing-elements/building-blocks/overpayment-payment-and-overcrowding#:~:text=The%20U.S.%20Census%20defines%20an%20room%20are%20considered%20severely%20overcrowded>. Accessed April 3, 2025.

Occupants Per Room

Occupants	Number of Units	Percent
1.00 or less	4,522	95.8%
1.01 to 1.50	177	3.8%
1.51 or more	21	0.4%
Total	4,720	100%

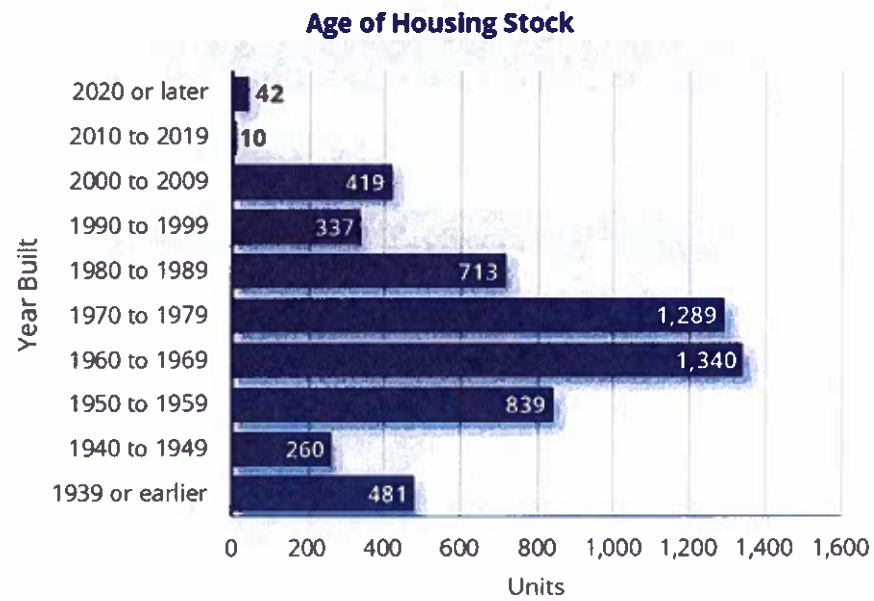
Source: 2023 ACS Table DP04

The table below and bar graph on the following page provide the 2023 ACS estimates for the age of housing units in Somers Point. An estimated 2,920 units, or 51%, of the City's housing stock, were constructed prior to 1970. During the 1960s, 1,340 homes were constructed in Somers Point, followed by 1,289 new homes during the 1970s. Since 1980, new residential development has slowed in the City with only 1,521 homes constructed, 46.8% of which were constructed in the 1980s. See the table below and chart on the following page for more details. The City's Rehabilitation Obligation is 27 units, which reflects the relatively good condition of the older homes.

Age of Housing Stock

Year Built	Number of Units	Percent
1939 or earlier	481	8.4%
1940 to 1949	260	4.5%
1950 to 1959	839	14.6%
1960 to 1969	1,340	23.4%
1970 to 1979	1,289	22.5%
1980 to 1989	713	12.4%
1990 to 1999	337	5.9%
2000 to 2009	419	7.3%
2010 to 2019	10	0.2%
2020 or later	42	0.7%
Total	5,730	100%

Source: 2023 ACS Table DP04



V. Somers Point's Employment Demographics

The 2023 ACS estimated that Somers Point had 5,899 residents over the age of 16 in the workforce. Of those, 5,332 (90.4%) were employed, which translates to a 9.6% unemployment rate. A majority of workers were private wage and salary workers (68.1%). Government workers comprised 16.1% of the workforce, while self-employed workers comprised 6%. See the table below for details.

Class of Workers

Class	Workers	Percent
Private wage and salary workers	4,016	68.1%
Government workers	949	16.1%
Self-employed workers	354	6.0%
Unpaid family workers	13	0.2%
Total employed residents	5,332	90.4%
Total unemployed residents	567	9.6%
Total residents in workforce	5,899	100%

Source: 2023 ACS Table DP03

Occupational Characteristics

The 2023 ACS estimated 1,956 workers were employed in management, business, science, and arts fields, which represents 36.7% of the City's employed residents. Service workers totaled 27.6% of employed residents, while 21% were employed in sales and office positions. See the table below for details.

Occupation of Employed Population

Occupation	Workers	Percent
Management, business, science, & arts	1,956	36.7%
Service	1,471	27.6%
Sales & office	1,120	21.0%
Natural resources, construction, & maintenance	269	5.0%
Production, transportation, & material moving	516	9.7%
Total	5,332	100%

Source: 2023 ACS Table DP03

Employment Projections

SJTPO estimates that the number of available jobs in Somers Point will increase from 8,015 reported in 2020 to 9,971 in 2060. This represents an increase of 1,956 jobs, or an average increase of approximately 49 jobs annually. However, as detailed in the following section, the New Jersey Department of Labor and Workforce Development estimated a total of 6,117 jobs in Somers Point in 2023, which is 3,854 less than projected by SJTPO.

Employment Projection

Year	Jobs	Change	Percent
2020	8,015	---	---
2060	9,971	1,956	24.4%

Source: SJTPO Population and Jobs Projections,

<https://public.tableau.com/app/profile/sjtpo/viz/SJTPOPopulationandJobsProjections/Open>**In-Place Employment By Industry**

New Jersey's Department of Labor and Workforce Development ("NJDLWD") is the entity that reports on employment and wages within the State of New Jersey through the Quarterly Census of Employment and Wages ("QCEW"). The latest Municipal Report was completed in 2023. According to the data, there were 5,293 private sector jobs within Somers Point, which were provided by an average of 358 employers. It should be noted that the Municipal Report redacted data from multiple private-sector industries for not meeting publication standards (manufacturing, transportation/warehousing, finance/insurance, etc.). The "Private Sector Total" row in the table on the following page provides the totals for the reported data only. However, the 2023 QCEW document reported that the City had an average of 5,751 private-sector jobs provided by 391 employers, including the redacted data. Additionally, the QCEW data indicates there were 366 public sector jobs provided by eight employers. This totals 6,117 jobs provided by 399 employers. It should be noted that the QCEW data reflects employment within the City, regardless of where the employee lives.

Based on the 2023 QCEW data provided, the health/social had the greatest number of workers with an average of 1,985 jobs (35.1%), which were provided by 88 employers. This is likely a result of the Shore Memorial Hospital located in the City. The accommodations/food industry employed 1,310 workers (second-most), or 23.1%, and had the second-most number of employers (66). The retail trade industry had 1,151 workers (third-most), with 58 employers (third-most). In the public sector, the 2023 QCEW Municipal Report indicated that there was one federal government employer, which provided 39 jobs. Additionally, there was one state government employer providing 28 jobs and six local government employers providing 299 jobs. This included one local government education employer providing an average of 193 jobs. See the table on the following page for data on each industry sector.

Private and Public Sector Employment (2023)

Industry	Establishments		Employees		Annual Wages
	Total	Percent	Total	Percent	
Construction	25	6.8%	134	2.4%	\$62,056
Manufacturing	-	-	-	-	-
Wholesale Trade	9	2.5%	38	0.7%	\$53,590
Retail Trade	58	15.8%	1,151	20.3%	\$40,058
Transportation/Warehousing	-	-	-	-	-
Finance/Insurance	-	-	-	-	-
Real Estate	8	2.2%	37	0.7%	\$45,742
Professional/Technical	27	7.4%	146	2.6%	\$82,448
Management	-	-	-	-	-
Admin/Waste Remediation	28	7.7%	192	3.4%	\$43,097
Education	-	-	-	-	-
Health/Social	88	24.0%	1,985	35.1%	\$77,210
Arts/Entertainment	8	2.2%	98	1.7%	\$37,010
Accommodations/Food	66	18.0%	1,310	23.1%	\$28,522
Other Services	29	7.9%	185	3.3%	\$31,623
Unclassifieds	12	3.3%	17	0.3%	\$20,344
Private Sector Total	358	97.8%	5,293	93.5%	\$55,164
Federal Government	1	0.3%	39	0.7%	\$74,818
State Government	1	0.3%	28	0.5%	\$46,774
Local Government	6	1.6%	299	5.3%	\$75,252
Local Government Education	5	1.4%	193	3.4%	\$80,538
Public Sector Total	8	1.9%	366	6.0%	\$69,346

Source: The table values above are sourced from the NJDLWD's QCEW 2023 Municipal Report. It is noted that this Report has redacted multiple private sector industries for not meeting the publication standard. Therefore, the Private Sector Totals row has been calculated by this office using the published numbers.

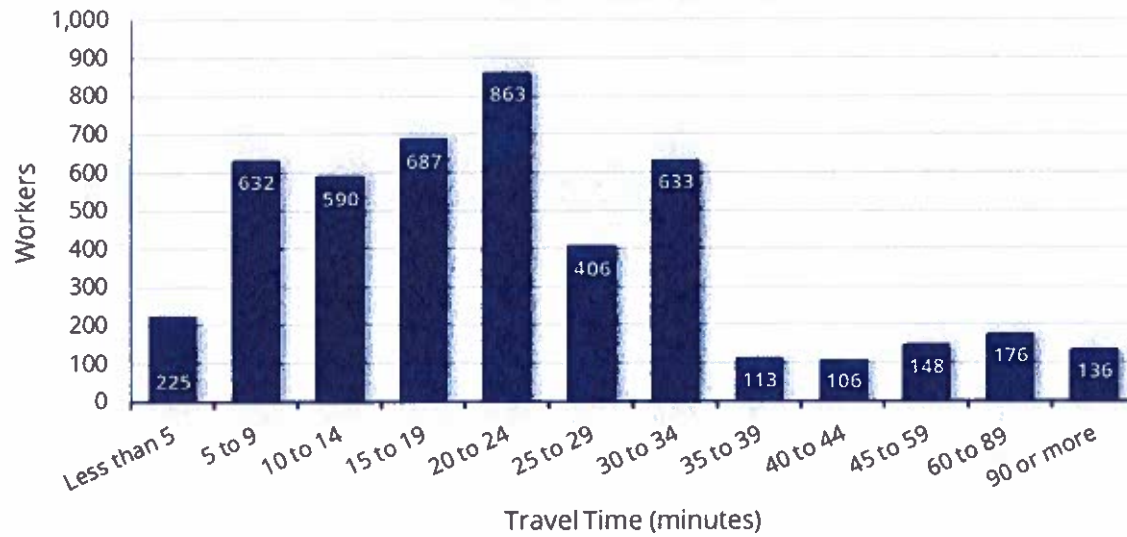
Travel Time to Work

The 2023 ACS collected data regarding employed resident's commute time. The most common commute time was between 20 and 24 minutes, which was made by 863 workers (18.3%). A commute between 15 and 19 minutes was second-most common commute with 687 workers (14.6%). Rounding off the top three was a commute of 30 to 34 minutes, which was reported by 633 workers (13.4%). The mean travel time was estimated at 23.1 minutes. It should be noted that 312 workers (6.6%) reported a commute of more than one hour. Additionally, 458 workers, or 8.6% of the City's employed residents, reported working from home. See the table and chart on the following page for additional details.

Commute Time

Travel Time (minutes)	Workers	Percent
Less than 5	225	4.8%
5 to 9	632	13.4%
10 to 14	590	12.5%
15 to 19	687	14.6%
20 to 24	863	18.3%
25 to 29	406	8.6%
30 to 34	633	13.4%
35 to 39	113	2.4%
40 to 44	106	2.2%
45 to 59	148	3.1%
60 to 89	176	3.7%
90 or more	136	2.9%
Total	4,715	100.0%

Source: 2023 ACS Table B08303

Commute Time

VI. Projection of Housing Stock

As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain a projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands.

The DCA Division of Codes and Standards' website provides data on building permits, certificates of occupancy, and demolition permits for both residential and non-residential development through the New Jersey Construction Reporter. This database contains permit and certificate of occupancy information that is submitted by municipal construction officials across the State each month. The Construction Reporter has information dating back to 2000, which can be used to show the City's historic development trends. However, data from 2013 and onward was reviewed to determine more recent trends.

As shown in the table below, there were 34 certificates of occupancy issued over this 12-year period. Most certificates of occupancy were issued in 2024, which included 14 certificates issued. 11 additional certificates were issued in 2019. Most years, the City did not issue any certificates of occupancy. During the same time, a total of five demolition permits were issued, which equates to a net development of 29 residential units.

Historic Trend of Residential Certificates of Occupancy & Demolition Permits (2013-2024)

	'13	'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24	Total
COs Issued	6	0	1	0	0	0	11	0	2	0	0	14	34
Demolitions	2	0	0	0	2	0	1	0	0	0	0	0	5
Net Development	4	0	1	0	-2	0	10	0	2	0	0	14	29

Source: NJDCA, Construction Reporter - Housing Units Certified and Demolition Permits, Yearly Summary Data

Projecting into the future, the City presently has one single-family home that has been issued a zoning permit and seven single-family homes that have been issued building permits and are under construction. Additionally, 22 homes have been issued building permits within the 210-unit inclusionary multi-family development known as Plantation Bay aka Greate Bay West. The City also anticipates 149 units from three developments that have received approvals but have not yet been issued permits. Finally, 25 units are anticipated from one future project. The table on the following page illustrates the City's projected development.

Projection of Residential Development

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Projected Development	0	2	4	3	2	3	6	0	1	2	3	26
Approved Development, Zoning Permit Issued												1
654 6th Street			1									1
Approved Development, Building Permits Issued and Under Construction												29
42 E. New York Avenue	1											1
139 Gibbs Avenue	1											1
520 Bay Avenue		1										1
551 Launch Avenue & 18 Kappella Avenue	1											1
651 3rd Street	1											1
1001-1006 Jesse Drive	6											6
1101-1106 Jesse Drive	6											6
1306 Roberts Avenue	1											1
1308 Roberts Avenue	1											1
2101-2105 Angelina Lane	5											5
2601-2605 Christina Lane	5											5
Approved Development, No Building Permits Issued												337
Avia	58	58										116
Plantation Bay		63	63	62								188
Salt House		33										33
Future Projects												25
90 Broadway			25									25
Total	86	157	93	65	2	3	6	0	1	2	3	418

Of the 418 new residences projected to be built between now and 2035, 74 are anticipated to be reserved for low- and moderate-income households. See the table below for further details.

Projection of Affordable Units

	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35	Total
Approved Development, No Building Permits Issued												69
Avia	9	9										18
Plantation Bay		21	21									42
Salt House		9										9
Future Projects												5
90 Broadway			5									5
Total	9	39	26	0	0	0	0	0	0	0	0	74

VII. Capacity for Fair Share

This chapter of the HEFSP provides the following information as required by the rules:

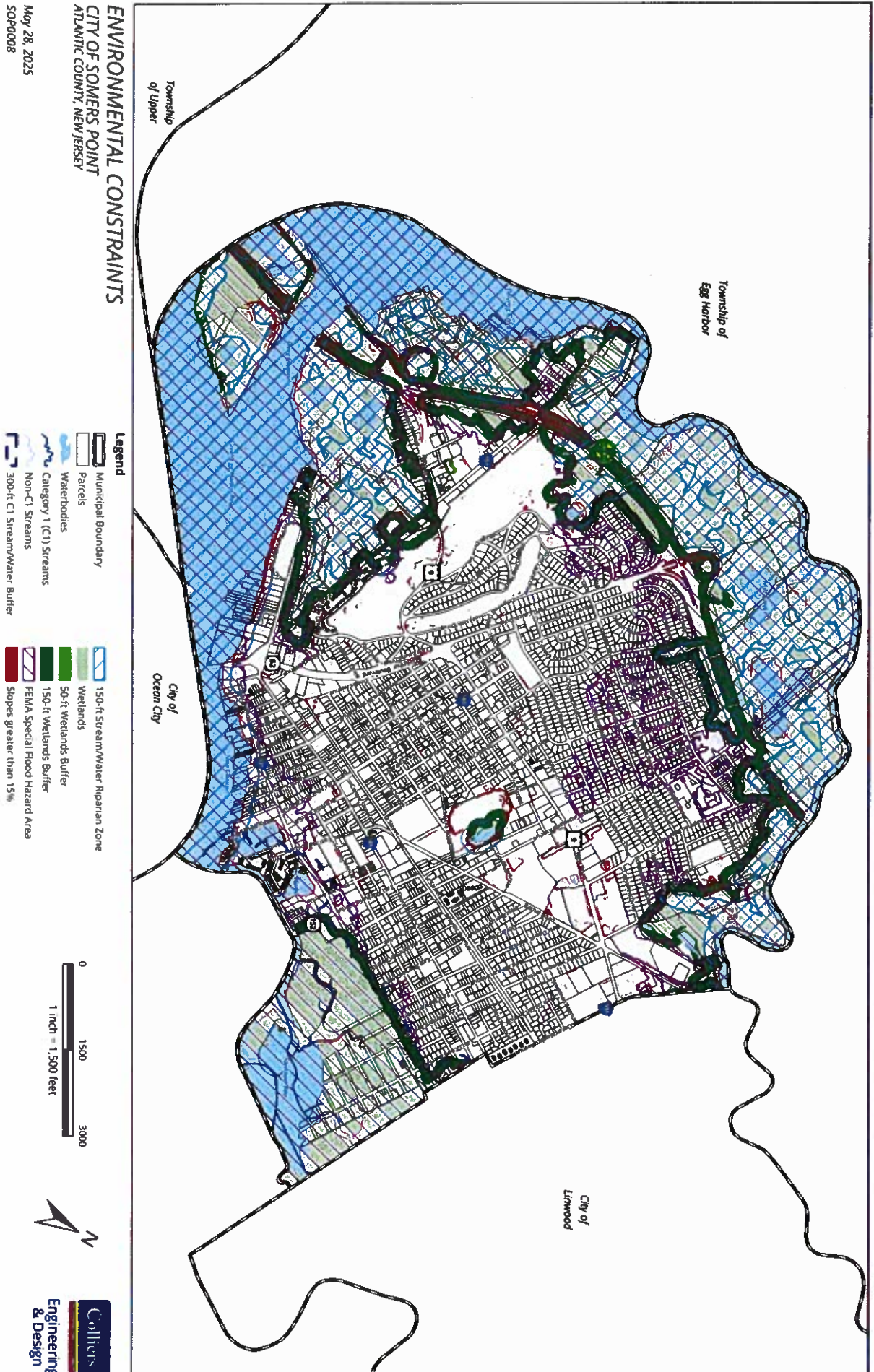
- The City's capacity to accommodate its housing needs.
- A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing.
- Lands of developers who have expressed a commitment to provide low- and moderate-income housing.
- The location and capacities of existing and proposed water and sewer lines and facilities relevant to the proposed affordable housing sites.

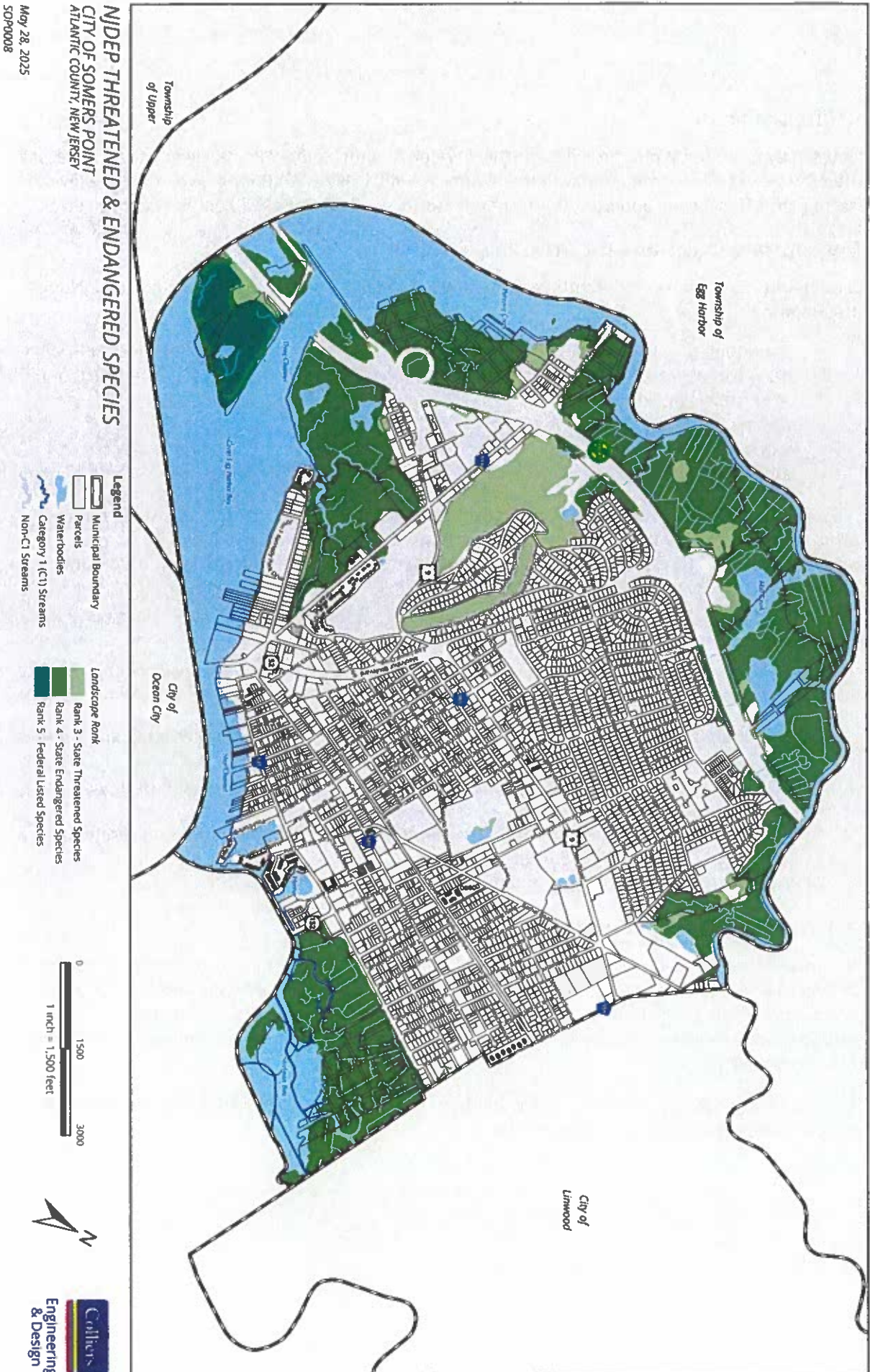
Land Capacity

Somers Point's capacity to accommodate its present and prospective affordable housing need is determined by three components - available land, water capacity, and sewer availability and capacity. Note that land development is limited by environmental features, parcel size, easements (conservation, sewer, water, etc.), and municipal regulations. In total, 2,017.47 acres of Somers Point, or 63.55% of the City's 3,184.55 acres, are encumbered by at least one environmentally sensitive area. Environmental constraints within the City of Somers Point include:

- Waterbodies – 203.34 acres (6.39% of the City's area), which includes the area of Great Egg Harbor Bay, Steelman Bay, Drag Channel, Ship Channel, Mill Creek, and Patcong Creek
- 300-foot Category 1 Stream/Waterbody buffer – 255.79 acres (8.03% of the City's area)
- 150-foot Riparian buffer – 1,115.57 acres (35.03% of the City's area)
- Wetlands – 757.84 acres (23.8% of the City's area)
- 50-ft Wetlands Buffer (excluding wetlands area) – 0.79 acres (less than 1% of the City's area)
- 150-foot Wetlands Buffer (excluding wetlands area) – 441.33 acres (13.86% of the City's area)
- FEMA Special Flood Hazard Area Zones AE and VE – 1,834.19 acres (57.60% of the City's area)
- Slopes greater than 15% - 77.31 acres (2.43% of the City's area)
- State Threatened species habitat (Landscape Rank 3) – 151.1 acres (4.74% of the City's area)
- State Endangered species habitat (Landscape Rank 4) – 1,310.32 acres (41.15% of the City's area)
- Federal Listed species habitat (Landscape Rank 5) – 41.72 acres (1.31% of the City's area)

See the maps on pages 27 and 28 for the location of the environmental features identified above.





Utility Capacity

New Jersey American Water provides the City's water, and the Somers Point Sewer Utility processes the City's sewage in coordination with the Atlantic County Utilities Authoring. According to Steve Hornig, the City's Sewer Operator, there are no known capacity issues with either water or sewer.⁷

Appropriate Locations for Affordable Housing

Land that is most appropriate for the construction of low- and moderate-income housing includes the following:

- Plantation Bay aka Greate Bay West, Block 1941.01, Lot 5.01 (which is the parent lot of Block 1921, Lot 3, Block 1941.01, Lot 2, Block 1943, Lot 1, Block 1944, Lot 3, and 1946, Lot 1) and Block 1945, Lot 2.02
- Salt House Block 1007, Lots 1, 2, & 3
- Avia Block 2020, Lot 3
- 90 Broadway Block 2018, Lots 1.01, 1.02, 1.03, 1.04, 1.05, 1.08, & 2.02

Existing structures appropriate for conversion to affordable housing include ranch-style homes, which may be cost effective to buy and convert to an alternative living arrangement. As for structures suitable for rehabilitation, according to the City's Rehabilitation Obligation, 27 homes within the town are in need of a major system repair (e.g. roof, electric, plumbing, etc.).

Potential Affordable Housing Developers

The following developers have expressed interest in constructing affordable housing within the City of Somers Point:

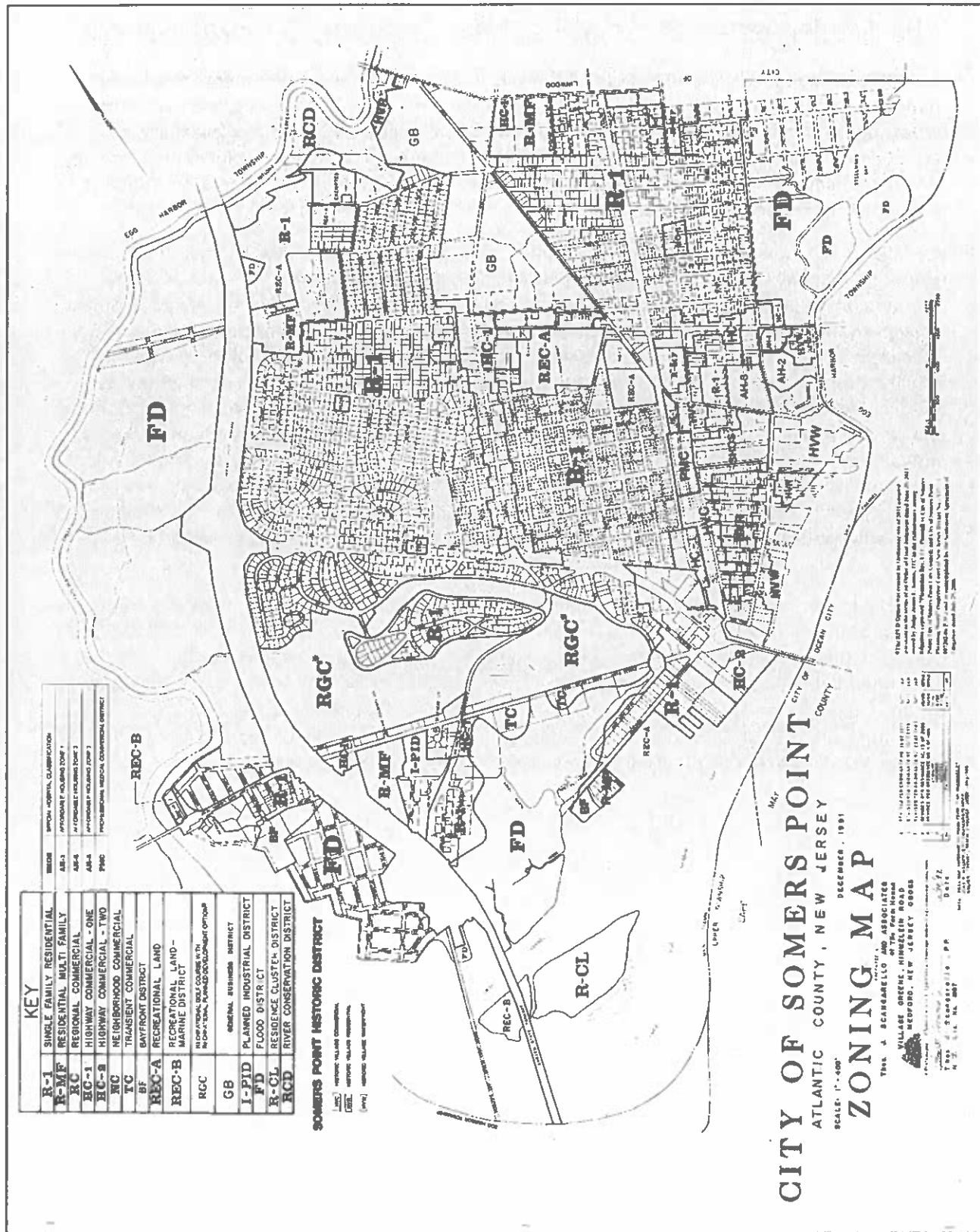
1. Plantation Bay aka Greate Bay West, inclusionary development that received Board approval in 2024 and the market rate units have commenced construction
2. Salt House, inclusionary development that received Board approval in 2025 and has commenced construction
3. 90 Broadway, inclusionary development, Redevelopment Plan permitted said residential community has been introduced
4. Avia, inclusionary development that received Board approval in 2024.

Anticipated Development Patterns

Anticipated land use patterns within the City of Somers Point will most likely follow the established zoning map. Somers Point has three residential districts, three affordable housing districts, eight commercial districts, an industrial district, three recreational districts, and a flood district. Additionally, the City has adopted two redevelopment plans for Avia and Salt House. See the Zoning Map on page 30 for details.

The only anticipated exceptions to the established land use pattern will be the adoption of a redevelopment plan for 90 Broadway.

⁷ Email from Jason Frost, City Administrator, on May 27, 2025.



VIII. Multigenerational Family Continuity Evaluation

P.L. 2024, c.2 amended various aspects of the Fair Housing Act. These amendments modified the mandatory components of a municipality's housing element. NJSA 52:27D-310g. has been added, which states "An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c. 273 (C.52:27D-329.20)".

P.L. 2021, c.273 took effect on November 8, 2021. The law established the Multigenerational Family Housing Continuity Commission, which consists of a body of nine members. The duties of the Commission include the preparation and adoption of recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas. The Law requires the Commission to report annually to the Governor on its activities, findings, and recommendations, if any, for State and local government. The Department of Community Affairs ("DCA") is required to provide staff services as may be needed for the Commission to carry out its responsibilities, including assembly of necessary information and statistics, and preparation of draft reports, analyses, and recommendations.

The State of New Jersey's website was reviewed on April 3, 2025. A search of the website revealed no webpage for the Multigenerational Family Housing Continuity Commission. As DCA is required to provide staff and research for the Commission, DCA's website was reviewed on April 3, 2025. DCA's website is silent regarding the Commission, its annual required reports, studies, and/or recommendations. Without recommendations from the Commission, Somers Point is unable to conduct an analysis of its ordinances and other local factors. Despite the absence of recommendations, it should be noted that there is nothing in Somers Point's zoning ordinance that prohibits senior citizens from residing at the home of their extended families.

IX. State Development & Redevelopment Plan Consistency

P.L. 2024, c.2 amended the Fair Housing Act to include a new requirement for housing elements. NJSA 52:27D-310i. reads, "An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission."

The Draft State Development and Redevelopment Plan was approved by the State Planning Commission ("SPC") on December 4, 2024 and was released on December 6, 2024. The Office of Planning Advocacy ("OPA") conducted public hearings in each of New Jersey's 21 Counties between February 12, 2025 and April 16, 2025. Municipalities are tasked with completing Cross-Acceptance Response Template forms to determine a municipality's consistency with the Draft State Plan. The OPA anticipates collecting all Cross-Acceptance Response Template forms in the Summer of 2025. During this time, the OPA is accepting comments on the Draft Plan. The OPA anticipates releasing a Final Draft Plan and holding six additional public hearings in the Summer/Fall of 2025. The expected adoption of the Final Plan by the SPC is anticipated to be in the Winter of 2025.

As the document is a draft, we cannot opine on consistency until the final version is adopted. Somers Point has not received guidance concerning water, wastewater, stormwater, or multi-modal transportation from the State Planning Commission.

FAIR SHARE PLAN

City of Somers Point

X. Fair Share Plan

Fair Share Plan is defined by the Amended Fair Housing Act as “the plan or proposal that is in a form which may readily be adopted, with accompanying ordinances and resolutions, pursuant to subsection f. of section 3 of P.L.2024, c.2 (C.52:27D-304.1), by which a municipality proposes to satisfy its obligation to create a realistic opportunity to meet its fair share of low- and moderate-income housing needs of its region and which details the affirmative measures the municipality proposes to undertake to achieve its fair share of low- and moderate-income housing, as provided in the municipal housing element, and addresses the development regulations necessary to implement the housing element, including, but not limited to, inclusionary requirements and development fees, and the elimination of unnecessary housing cost-generating features from the municipal land use ordinances and regulations.”

The remaining chapters of this report comprise the Fair Share Plan.

Content of Fair Share Plan

The Fair Share Plan contains the following information:

- Outline of the four-part affordable obligation;
- Explanation of existing credits intended to satisfy the obligation;
- Description of mechanisms that will be used to meet any outstanding obligation; and
- An implementation schedule that sets forth a detailed timetable for units to be provided.

In adopting its housing element, a municipality may provide for its fair share of low- and moderate-income housing by means of any technique or combination of techniques that provide a realistic opportunity for the provision of the fair share. As per N.J.A.C. 5:93, these potential techniques include but are not limited to:

- Rehabilitation of existing substandard housing units;
- ECHO units (as a Rehabilitation credit);
- Municipally-sponsored and 100% affordable developments;
- Zoning for inclusionary development;
- Alternative living arrangements;
- Accessory apartment program;
- Purchase of existing homes;
- Write-down/buy-down programs; and
- Assisted living residences.

Regional Income Limits

Dwelling units are affordable to low- and moderate-income households if the maximum sales price or rental cost is within their ability to pay such costs, based on a specific formula. A moderate-income household is one with a gross household income equal to or more than 50%, but less than 80%, of the median gross regional household income. A low-income household is one with a gross household income equal to 50% or less of the median gross regional household income. Very-low-income households are those with a gross household income equal to 30% or less of the median gross household income. Somers Point is located in Region 6, which contains Atlantic, Cape May, Cumberland, and Salem Counties.

Using the Affordable Housing Professionals of New Jersey's chart on the regional income limits for Housing Region 6 in 2024, a four-person moderate-income household is capped at \$78,688. Two-person moderate-income households are capped at \$62,950, while two-person households could make up to \$39,344 to be considered a low-income household. The table below provides the median, moderate, low, and very-low-income limits for one-, two-, three-, and four-person households in Region 6.

2024 Regional Income Limits

Income	Household Size			
	1 Person	2 Person	3 Person	4 Person
Median	\$68,852	\$78,688	\$88,524	\$98,360
Moderate	\$55,081	\$62,950	\$70,819	\$78,688
Low	\$34,426	\$39,344	\$44,262	\$49,180
Very-Low	\$20,655	\$22,131	\$23,606	\$29,508

Source: https://ahpnj.org/member_docs/Income_Limits_2024_FINAL.pdf

Affordable Requirements

The four components that must be addressed by this plan are contained in the table below.

Affordable Housing Obligation

	Rehabilitation	Prior Round 1987 - 1990	Third Round 1999 - 2025	Fourth Round 2025 - 2035
Obligation	27	103	246	31
RDP	--	-	13	-
Unmet Need	--	-	233	-

XI. Somers Point's Affordable Housing Obligation

This chapter outlines the four-part affordable housing obligation Somers Point has been assigned.

Four-Part Obligation

Rehabilitation

Somers Point accepted DCA's rehabilitation obligation of 27 for the Fourth Round.

Prior Round (1987-1999)

Somers Point has a Prior Round Obligation ("PRO") of 103. These formulas for minimum and maximum requirements regarding the development of rentals and age-restricted units for the PRO are outlined below.

Minimum rental obligation:

$$= 25\% (\text{PRO})$$

$$= 25\% (103) = 25.75 \sim 26$$

Furthermore, it should be noted that NJAC 5:93-5.15(d)3 limits the number of rental bonuses to the minimum required rental obligation. Therefore, Somers Point may receive a **maximum of 26 rental bonuses** for the PRO.

Maximum age-restricted:

$$= 25\% (\text{PRO})$$

$$= 25\% (103) = 25.75 \sim 25$$

Third Round (1999-2025)

Somers Point has an overall Third Round Obligation ("TRO") of 246. However, the City sought and received a Vacant Land Adjustment ("VLA") of 13. The formulas below are from NJAC 5:93 for municipalities seeking a VLA.

Minimum rental obligation:

$$= 25\% (\text{RDP})$$

$$= 25\% (13) = 3.25 \sim 4$$

Furthermore, it should be noted that NJAC 5:93-5.15(d)3 limits the number of rental bonuses to the minimum required rental obligation. Therefore, Somers Point may receive a **maximum of 4 rental bonuses** for the TRO.

Maximum age-restricted:

$$= 25\% (\text{RDP})$$

$$= 25\% (13) = 3.25 \sim 3$$

However, as noted in the following chapters, Somers Point may have sufficient credits to satisfy the entire TRO. The formulas for an obligation of 246 are as follows:

Minimum rental obligation:

$$= 25\% (\text{TRO})$$

$$= 25\% (246) = 61.5 \sim 62$$

Furthermore, it should be noted that NJAC 5:93-5.15(d)3 limits the number of rental bonuses to the minimum required rental obligation. Therefore, Somers Point may receive a **maximum of 62 rental bonuses** for the TRO.

Maximum age-restricted:

$$= 25\% (\text{TRO})$$

$$= 25\% (246) = 61.5 \sim 61$$

Based on the above, Somers Point would be limited to 61 age-restricted units for the TRO.

Fourth Round (2025-2035)

Somers Point accepted DCA's Fourth Round Obligation of 31.

The Amended FHA modified the micro-requirement formulas for the FRO, which are as follows:

- Minimum 50% of the actual affordable units (exclusive of any bonus credits) available to families
- Minimum 25% of the actual affordable units (exclusive of any bonus credits) as rental units
- Half of the above as family rental units
- Maximum 30% of the affordable units (exclusive of any bonus credits) as age-restricted housing
- Maximum 25% of the obligation as bonus credits

Applying the 31-unit obligation against the micro-requirements results in the following minimums and maximums:

Fourth Round Micro Requirements

31	Fourth Round Obligation		
Calculation	Rounding	Percent	Category
12.0	12	50%	Minimum Families with Children (non-restricted, excluding bonuses)
6.0	6	25%	Minimum Rentals (excluding bonuses)
3.0	3	12.5%	Minimum half of the above reserved for families with children
7.8	7	25%	Maximum Bonuses
7.2	7	30%	Maximum Senior Credits (excluding bonuses)

XII. Mechanisms & Credits

This chapter provides the existing and proposed mechanisms and credits for each of the four affordable housing obligations.

Existing Mechanisms & Credits

Somers Point has a total of 17 credits of alternative living arrangement bedrooms, 211 credits of inclusionary units, and 71 rental bonuses that exist on the ground today.

Rehabilitation Mechanisms & Credits

No rehabilitation credits exist as the round has not commenced yet.

Prior Round Mechanisms & Credits

Four mechanisms exist, which are attributed to the PRO. The three group homes were included in the 2018 FSHC Settlement Agreement and the 2018 Final Order of Fairness Compliance and Repose.

Plus NJ / NeuroRestorative NJ – Gulph Mill Road

Located at 41 Gulph Mill Road on Block 1939, Lot 10, this licensed group home provides housing to five clients. The home is operated by Plus NJ / NeuroRestorative NJ and has been licensed by the Department of Human Services, Office of Licensing since 1995. According to the facility's license, the home provides housing for five individuals. (See Appendix F for a copy of the COAH Survey and current license.) However, a Survey conducted by the City's Code Enforcement Officer in 2023 ("City's Survey") indicates the home contains three bedrooms, including two bedrooms with two beds and one bedroom with one bed (see Appendix G).

Pursuant to NJAC 5:93-5.8 (alternative living arrangements), the facility is eligible for crediting as well as bonus credits pursuant to NJAC 5:93-5.15(d).

Based on the above information, the Plus NJ / NeuroRestorative NJ facility is eligible to receive **3 credits** and **3 bonus credits**.

Plus NJ / NeuroRestorative NJ – 39 S. Laurel Drive

Plus NJ / NeuroRestorative NJ operates a second licensed group home in the City at 39 S. Laurel Drive. The property is identified as Block 1935, Lot 12. The home provides housing to five clients. The facility has been licensed by the Department of Human Services, Office of Licensing since 1995. According to the facility's license, the home provides housing for five individuals. See Appendix H for a copy of the COAH Survey and current license. However, the City's Survey indicates the home contains three bedrooms, including two bedrooms with two beds and one bedroom with one bed.

Pursuant to NJAC 5:93-5.8 (alternative living arrangements), the facility is eligible for crediting as well as bonus credits pursuant to NJAC 5:93-5.15(d).

Based on the above information, the second Plus NJ / NeuroRestorative NJ facility is eligible to receive **3 credits** and **3 bonus credits**.

Community Quest, Inc. – 2 Cornell Road

Located at 2 Cornell Road on Block 1227, Lot 11, this licensed group home provide housing to three very-low-income clients. The home was previously owned by Disabilities Resources Center but is now owned and operated by Community Quest, Inc. The facility has been licensed since 1999 by the Department of Human Services, Office of Licensing. See Appendix I for a copy of the COAH Survey and current license.

Pursuant to NJAC 5:93-5.8 (alternative living arrangements), the facility is eligible for crediting as well as bonus credits pursuant to NJAC 5:93-5.15(d).

Based on the above information, the Community Quest, Inc. facility is eligible to receive **3 credits** and **3 bonus credits**.

Somers Point Apartments

This garden apartment complex located at 50 Mays Landing Road (County Route 559) contains 225 units within 22 buildings, 211 of which are Low Income Housing Tax Credit ("LIHTC") units. The complex is located on Lots 12.02 and 12.03 of Block 2032 and is adjacent to commercial uses to the north and northeast, single-family dwellings to the north, office and industrial uses to the east, and south, and the Garden State Parkway to the west.

Over the past three years, several documents have been adopted and/or enacted that restrict the use and occupancy of 211 of the 225 units. A Housing Assistance Payments ("HAP") renewal Contract began on March 1, 2023 and has a 20 year term. The expiration of the contract is February 28, 2043. The document indicates that there are 53 one-bedroom units and 168 two-bedroom units governing by the HAP Renewal Contract.

A Financing, Deed Restriction and Regulatory Agreement was recorded on March 22, 2023. The document is between the New Jersey Home and Mortgage Finance Agency ("HMFA") and Somers Point Preservation, L.P. (the property owners). The document indicates the occupants of the project have an income of 60% or less of the area median gross income. The document notes the project is a residential rental project as defined in Section 42(g) of the Internal Revenue Code (which exempts the site from UHAC).

A Deed of Easement and Restrictive Covenant for Extended Low-Income Occupancy was recorded on December 12, 2024. The document indicates that the rent restrictions shall commence on the first day of the compliance period and shall end on the date which is 15 years after the close of the initial 15-year compliance period, and is expected to have affordability controls for a period of at least 30 years.

On June 22, 2023 a Financial Agreement between Somers Point Preservation, L.P. and the City of Somers Point was recorded. Section 3.07 indicates the term of the payment in lieu of taxes is from the effective date to the earlier of (i) 30 years from the annual service charge start date, (ii) when there is no Agency Mortgage on the Property, or (iii) the termination of the Agreement by the "Entity" or City. Attached to the document is Ordinance No. 24 of 2022, which granted the long-term tax exemption. The attached exhibits describe the rehabilitation to the units, which includes, but is not limited to windows, entry doors, patio doors, powerwashing, siding, shingles, gutters and downspouts, boilers/water heaters, security/wifi, and site improvements for the exterior. The interior of the units include the gut rehabilitation of bathrooms, kitchens, common areas, and general interiors.

This site is subject to Section 42 of the internal revenue code; therefore, the Uniform Housing Affordability Controls ("UHAC") does not apply.

Appendix J contains the HAP Renewal Contract; 2023 Financing, Deed Restriction and Regulatory Agreement; Deed of Easement and Restrictive Covenant; and 2023 Financial Agreement. Also included in Appendix J permits and certificates demonstrating the work that has been completed to date.

Pursuant to NJAC 5:93-5.15 (rental housing), the facility is eligible for crediting as well as bonus credits pursuant to NJAC 5:93-5.15(d).

Based on the information above, Somers Point Apartments is eligible for 211 credits. However, only **17 credits** are allocated towards the PRO.

Third Round Mechanisms & Credits

Somers Point Apartments

As detailed above, Somers Point Apartments includes 211 LIHTC units eligible for crediting. Of those, 17 credits are allocated to the PRO and the remaining **194 credits**, and **62 bonus credits** are allocated to the TRO.

Devereux Foundation – 103 Euclid Avenue

Located at 103 Euclid Avenue on Block 119, Lot 2, this licensed group home provide housing to five very-low-income clients. The facility has been licensed since 2012 by the Department of Human Services, Office of Licensing. See Appendix K for a copy of the COAH Survey and license.

Pursuant to NJAC 5:93-5.8 (alternative living arrangements), the facility is eligible for crediting.

Based on the above information, the Devereux Foundation facility is eligible to receive **5 credits**.

Collaborative Support Programs of NJ

Located at 410 Shore Road on Block 811, Lot 18, this licensed group home provides housing to five clients. The home is operated by Collaborative Support Programs of NJ and has been licensed by the Department of Human Services, Office of Licensing since 2013. According to the facility's license, the home provides housing for three individuals. See Appendix L for all the publicly available licenses. The City's Survey indicates the home contains three bedrooms with one bed each.

Pursuant to NJAC 5:93-5.8 (alternative living arrangements), the facility is eligible for crediting.

Based on the above information, the Collaborative Support Programs of NJ facility is eligible to receive **3 credits**.

Fourth Round Mechanisms & Credits

The City of Somers Point has 18 surplus credits generated by the Third Round mechanisms. Therefore, there are 18 surplus credits existing that can be applied towards the Fourth Round Obligation.

Summary of Existing Mechanisms & Credits

The table below provides a summary of the existing mechanisms and credits allocated to the obligations.

Existing Mechanisms & Credits						
Mechanism	Credit Type	Tenure	Age-Restricted	Credit	Bonus	Total
<i>Prior Round Credits</i>						
Plus NJ / NeuroRestorative NJ - 41 Gulph Mill Road	Alternative Living Arrangement	Rental	No	3	3	6
Plus NJ / NeuroRestorative NJ - 39 S. Laurel Drive	Alternative Living Arrangement	Rental	No	3	3	6
Community Quest, Inc. - 2 Cornell Road	Alternative Living Arrangement	Rental	No	3	3	6
Somers Point Apartments	Rental	Rental	No	17		17
Total				26	9	35
<i>Third Round Credits</i>						
Somers Point Apartments	Rental	Rental	No	194	62	256
Devereux Foundation - 103 Euclid Avenue	Alternative Living Arrangement	Rental	No	5		5
Collaborative Support Programs of NJ - 410 Shore Road	Alternative Living Arrangement	Rental	No	3		3
Total				202	62	264
<i>Fourth Round Credits</i>						
Surplus Third Round Credits				18		18
Total				18	0	18

Proposed Mechanisms & Credits

Rehabilitation Mechanisms & Credits

There are two mechanisms proposed to produce credits towards the Rehabilitation Obligation.

City-Sponsored Rehabilitation Program

The purpose of a rehabilitation program is to rehabilitate substandard housing units occupied by low- and moderate-income households. A substandard housing unit is defined as a unit with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, a roof, plumbing (including wells), heating, electricity, sanitary plumbing (including septic systems) and/or a load bearing structural system. Upon rehabilitation, housing deficiencies must be corrected, and the house must be brought up to code standard. The standard for evaluating rehabilitation activity shall be the local property maintenance code, or, if none is available, the BOCA Property Maintenance Code, in effect at the time of evaluation. The rehabilitation activity shall not include luxury improvements, the purchase of appliances (with the exception of stoves), or improvements that are strictly cosmetic. A rehabilitated unit is considered complete at the date of final inspection.

Somers Point will retain an experienced entity to administer the rehabilitation program. The designated entity will prepare a marketing plan for Somers Point's rehabilitation program. The rehabilitation program will be marketed through a combination of some, though not necessarily all, of the following: brochures; posters in prominent locations; notices in municipal tax bills; notices included in municipal publications; and informational meetings with civic and religious leaders, senior citizen groups and fraternal organizations.

The designated entity will maintain files on each program applicant. Somers Point will require at least 10-year controls on affordability. The controls on affordability will be in the form of an amortized depreciating lien filed with the appropriate property's deed. Rents in rehabilitated units may increase annually based on the standards in N.J.A.C. 5:93-9.15.

Somers Point will set aside \$10,000 per unit for ten units. Based on the City's experience administering this program in the Third Round, they believe this funding will be sufficient.

It is anticipated that the City's Rehabilitation Program will be structured to encourage rehabilitation and continued occupancy with a forgivable loan/lien program. If a housing unit is sold prior to the end of the controls on affordability, at least part of the loan shall be recaptured and used to rehabilitate another housing unit. If the City structures a loan program to recapture money, recaptured money shall be used for another low- and moderate-income housing purpose or to repay a municipal bond issued to finance a low- and moderate-income housing activity.

Based on the above, the City's Rehabilitation Program would generate **credits** towards the Rehabilitation Obligation.

Atlantic County Housing Rehabilitation Program

Atlantic County's Improvement Authority's Office of Community Development administers a rehabilitation program for the County. The County offers no-interest, deferred loans to households with incomes at or below 80% of the median income of Atlantic County. Applicants of the Program must be the property owner and occupant, meet the income requirements, have the proper home insurance, and have property taxes paid through the current quarter. The Program can be used to fund basic rehabilitation of a home including plumbing, heating, electric, roof, windows, doors, insulation, and exterior repair and painting. An Inspector from the Office of Community Development will advise applicants on the improvements that can be funded by the Program.⁸

The City will work with the Atlantic County Housing Rehabilitation Program and advertise the program to residents. Through advertising, homeowners are anticipated to use the County's Program. Somers Point will advertise the program on the City's website and through other mediums. Any units completed through the program will be credit worthy and the program is likely to produce **credits** towards the Rehabilitation Obligation.

Prior Round Mechanisms & Credits

There are two proposed mechanisms that are allocated towards the PRO. Both mechanisms were included in the 2018 FSHC Settlement Agreement and the 2018 Final Order of Fairness Compliance and Repose, however, both mechanisms have been modified over time.

⁸ <https://www.acianj.org/community-development/acoohrp.html>, accessed June 2, 2025.

Plantation Bay aka Greate Bay West

Plantation Bay, also known as Greate Bay West, is an inclusionary residential development that is part of the Greate Bay Country Club on Block 1941.01, Lot 5.01 (which is the parent lot of Block 1921, Lot 3, Block 1941.01, Lot 2, Block 1943, Lot 1, Block 1944, Lot 3, and 1946, Lot 1), and Block 1945, Lot 2.02. The overall area is located along Mays Landing Road and New Road (US Route 9) separates the Country Club into two sections. Surrounding uses include residential uses to the north, and east, a mix of residential and commercial uses to the south, and the Garden State Parkway to the west.

On December 21, 2022, R2F2, Inc., received preliminary and final site plan approval from the Planning Board to construct a 210-unit inclusionary development including 42 affordable multi-family units via Resolution PB-1-2023, which was memorialized on February 15, 2023 (see Appendix M). The approved development consists of two sections – “Greate Bay East” consists of 51 townhomes on Block 1941.01, Lots 2 and 5.01, while “Greate Bay West” includes 117 townhomes and 42 affordable multi-family dwellings within four buildings on Block 1943, Lot 1, Block 1944, Lot 3, Block 1945, Lot 2.02, and Block 1946, Lot 1.

This 2022 approval also granted a lot line adjustment for the Greate Bay East section and minor subdivision approval for the Greate Bay West section. This minor subdivision consolidated Block 1943, Lots 1, 2, and 3, Block 1944, Lot 3, Block 1945, Lot 2.02, and a portion of Block 1946, Lot 1 to create two new lots, Block 1946, Lot 1.01 containing 13.8 acres and Lot 1.02 containing 2.17 acres. As a result Block 1946, Lot 1 would be reduced from 84.5 acres to 70.5 acres. The 42 affordable units would ultimately be constructed on Lot 1.02 of Block 1946.

Subsequently, R2F2, Inc., received amended preliminary and final site plan approval from the Planning Board on July 21, 2024 via Resolution PB-8-2024 memorialized on the same day in relation to modifications to the affordable housing component of the overall Plantation Bay development. See Appendix M for a copy of the Resolution. The amended approval modified the layout of the affordable housing development from 42 units in four buildings to 43 units in two buildings, with one unit reserved for an “on-site” superintendent. No changes were made to the townhome portion of the Greate Bay East or West sections. It should be noted that Resolution PB-9-2024 was memorialized on August 21, 2024, which amended Resolution PB-8-2024. The townhouse portion of the Greate Bay West section is currently under construction. The City anticipates the development to be occupied between 2026 and 2028 with the affordable component being completed and occupied during 2026 and 2027.

It should be noted that the City’s 2018 HEFSP and 2018 FSHC Settlement Agreement anticipated this site, which was identified as “Plantation Bay” in those documents, to generate 75 affordable units from a total unit yield of 375 units. However, the developer has elected to construct a 210-unit development and correspondingly, the number of affordable housing units has been reduced. The image on the following page shows the layout of the affordable units. It is this office’s understanding that the affordable units will be rental family units.

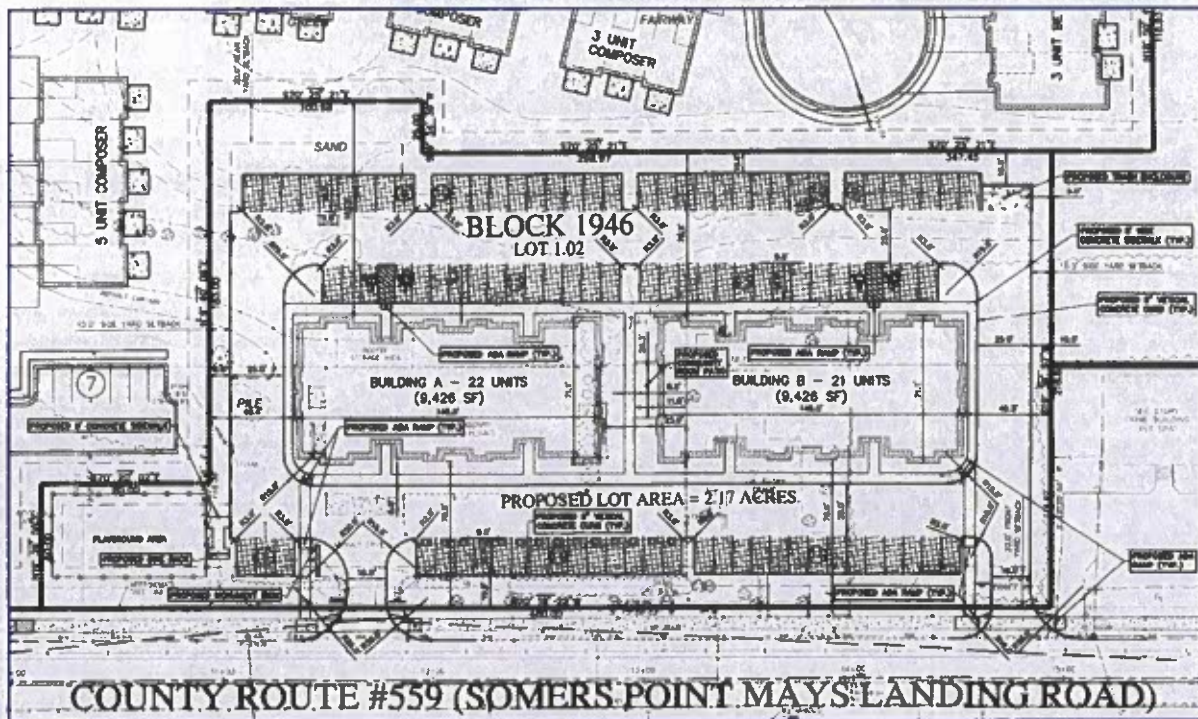


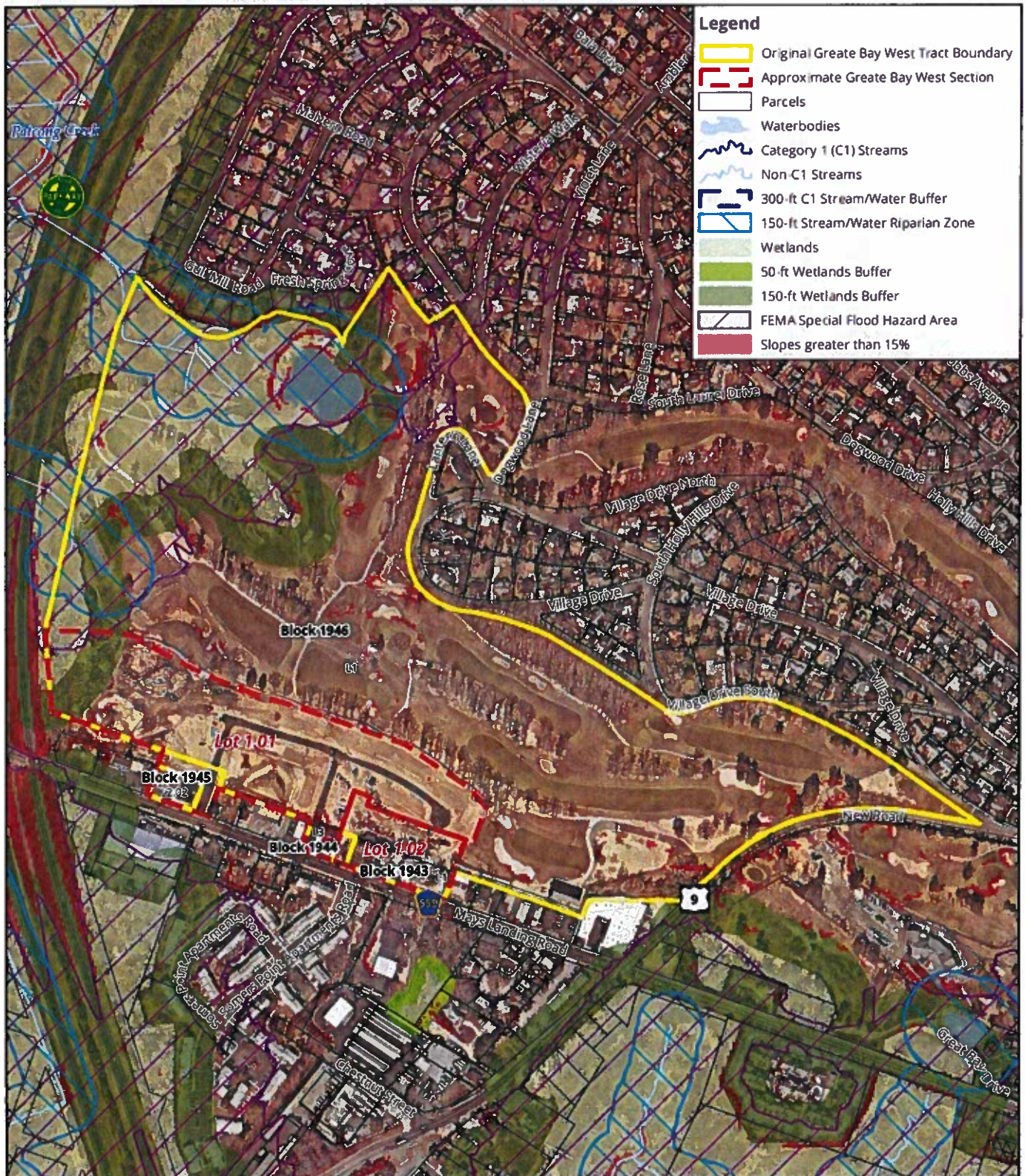
Figure 1 - Approved 2024 Site Plan for the affordable portion of Greate Bay West

The affordable housing rules require municipalities to designate sites that are available, suitable, developable, and approvable, as defined in NJAC 5:93-1. These terms are defined below:

- Approvable site means a site that may be developed for low- and moderate-income housing in a manner consistent with the rules or regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low- and moderate-income housing.
- Available site means a site with clear title, free of encumbrances which preclude development for low- and moderate-income housing.
- Developable site means a site that has access to appropriate water and sewer infrastructure, and is consistent with the applicable areawide water quality management plan (including the wastewater management plan) or is included in an amendment to the areawide water quality management plan submitted to and under review by DEP.
- Suitable site means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in NJAC 5:93-4.

Plantation Bay meets the Four-Prongs Test as follows:

- Approvable site – As noted above, the City granted R2F2, Inc. preliminary and final site plan approval to construct a 210-unit inclusionary multi-family housing development, including 42 affordable units. The townhouse portion of the Greate Bay West section is currently under construction.



ENVIRONMENTAL CONSTRAINTS - GRETE BAY WEST

BLOCK 1943, LOT 1, BLOCK 1944, LOT 3; BLOCK 1945, LOT 2.02; & BLOCK 1946, LOT 1

CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY

0 250 500
1 inch = 500 feet



Colliers
Engineering
& Design

This map was developed using GIS digital data from FEMA, NJDEP, NJDOT, NJGIN, but this secondary product has not been verified and is not state-authorized. Aerial image sourced from NearMap, dated March 10, 2025.

June 3, 2025
SOP0008

- Available site – The site is privately owned, and the City is unaware of any title issues or encumbrances.
- Developable site – The site is within water and sewer service acres.
- Suitable site – The affordable component of the Plantation Bay inclusionary residential development has frontage on the north side of Mays Landing Road (County Route 559) and is surrounded by the townhome portion of the Greate Bay West development and the Greate Bay Country Club to the north, commercial uses to the east, southeast, and west, and the Somers Point Apartments complex to the south. While the far western portion of the Greate Bay West development contains wetlands and streams and is within associated buffers and FEMA's Special Flood Hazard Area, the location of the 42 affordable multi-family units is free of environmental constraints. See the map on page 45 for the location of the development in relation to nearby environmental features. It should be noted that the GIS parcel data has not been updated to reflect the minor subdivision of the Greate Bay West tract. Therefore, the original parcels noted above are displayed with the boundaries of new Lots 1.01 and 1.02 of Block 1946 approximated.

Based on the information above, Plantation Bay aka Greate Bay West is anticipated to provide **42 credits** pursuant to NJAC 5:93-5.6 (inclusionary development) and **8 bonus credits** pursuant to 5:93-5.15(d)1 as the units are family rentals.

Salt House

Salt House is identified as Block 1007, Lots 1, 2, and 3 between, Pleasant Avenue, Bay Avenue, and Maryland Avenue. This collection of properties was identified (with other block/lots) as "Bay Avenue Settlement AH-1, Bass Harbor Site" in the 2018 FSHC Settlement Agreement. On December 9, 2024, a Consent Order Approving Construction of Affordable Units Within AH-1 and AH-2 Zoning Districts was entered by Judge Porto (see Appendix N). The Order permitted the construction of 33 total units on the three lots, of which, 9 must be reserved as affordable units. The Order specifies the following:

- The 9 affordable units shall consist of two 3-bedroom units; six 2-bedroom units, and one 1-bedroom unit;
- The affordable units must be family rental units;
- Four of the units shall be reserved for moderate-income households, 3 shall be reserved for low-income households, and 2 shall be reserved for very-low-income households.
- The affordable units shall be deed restricted for no less than 30 years.
- The developer is responsible for retaining a qualified Administrative Agent at the developer's sole cost and expense.

On December 12, 2024 the Pleasant & Bay Avenue Redevelopment Plan was adopted via Ordinance No. 20 of 2024. The Redevelopment Plan permits single-family detached dwelling units and affordable multi-family dwelling units on Block 1007, Lots 1, 2, and 3. A maximum density of 25 units per acre is permitted. Section G of the document requires no less than nine affordable units to be provided.

Thereafter, an application for preliminary and final major site plan approval and preliminary and final major subdivision approval for 100 East Maryland Avenue was filed. Block 1007, Lots 1, 2, and 3 are known as 100 East Maryland Avenue and were the subject of the application. The Applicant

sought to merge the three lots, then subdivide the property into 24 single-family residential lot and one lot to contain the two affordable buildings. A total of 24 single-family dwellings and nine affordable units were proposed. The Board heard the application on February 19, 2025, and memorialized the resolution on March 19, 2025 (see Appendix N).

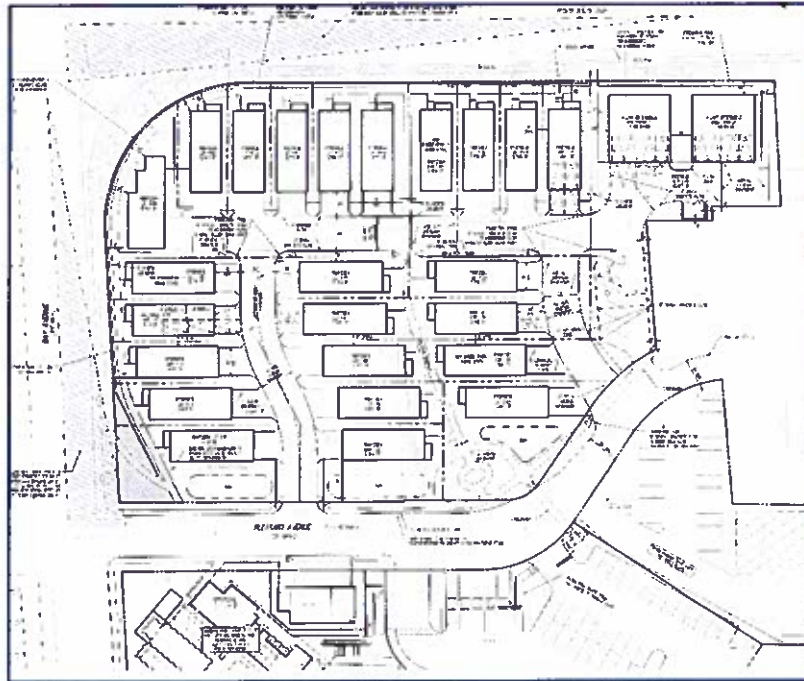


Figure 2 – Site plan for Salt House

Salt House meets the Four-Prongs Test as follows:

- **Approvable site** – As noted above, the City granted Route 152 Partners, LLC and Three Bozos, LLC, preliminary and final major site plan approval and preliminary and final major subdivision approval to construct a 33-unit inclusionary multi-family housing development, including 9 affordable units. Earthwork has commenced on the site.
- **Available site** – The site is privately owned, and the City is unaware of any title issues or encumbrances.
- **Developable site** – The site is within water and sewer service acres.
- **Suitable site** – The affordable component of the Salt House inclusionary residential development has frontage on Maryland Avenue, but car access is via Pleasant Avenue. The development is surrounded by wetlands and a commercial building to the north, commercial and residential uses to the east, a marina to the south, and multi-family residential and commercial uses to the west. According to publicly available mapping, the site is entirely located within the FEMA Special Flood Hazard Area. A portion of the site is within a wetland buffer and a 300-foot C1 stream/water buffer, which are unlikely to matter as the site is already disturbed. See the map on page 51 for the location of the development in relation to nearby environmental features.

Based on the information above, Salt House is anticipated to provide **9 credits** pursuant to NJAC 5:93-5.6 (inclusionary development) and **bonus credits** pursuant to 5:93-5.15(d)1 as the units are family rentals.

Third Round Mechanisms & Credits

There are no proposed Third Round mechanisms as the TRO has been satisfied with existing mechanisms.

Fourth Round Mechanisms & Credits

There are two proposed mechanisms that are allocated to the FRO.

90 Broadway

In 2024 a presentation was made to the redevelopment sub-committee by Exceler Building Solutions, LLC, the contract purchaser of Block 2018, Lots 1.01, 1.02, 1.03, 1.04, 1.05, 1.06, 1.07, 1.08, and 2.02, which are located at 90 Broadway. The parcels comprise approximately 2.37 acres. This collection of properties is surrounded by wetlands to the north, Kennedy Park to the east, Great Egg Harbor Bay to the south, and residential uses to the west. The developer seeks to demolish the existing structures and build an inclusionary development on the site.

The 90 Broadway Redevelopment Plan was introduced on May 8, 2025 and referred to the Planning Board for master plan consistency review. The Plan permits single-family detached and attached dwellings, residential multi-family/stacked townhome dwellings, piers, boat slips, and docks as principal uses. The maximum density is 15 units per acre. The Redevelopment Plan requires no less than 20% of the total number of units on site to be affordable units (see Appendix O). It is anticipated that the Redevelopment Plan will be adopted in the summer of 2025.

The latest concept plan illustrates a total of 25 units, of which 5 would be reserved for affordable households. It is anticipated that the affordable units will be family sale units with a minimum 40-year deed restriction. The units will be required to comply with the income and bedroom distribution requirements in effect at the time of a board application.

90 Broadway meets the Four-Prongs Test as follows:

- **Approvable site** – As noted above, the City is in the process of adopting a redevelopment plan to permit the construction of a 25-unit inclusionary housing development. Once the plan is adopted, the envisioned concept plan will be as-of-right and the property owner or a contract purchaser can apply for site plan approval.
- **Available site** – The site is privately owned, and the City is unaware of any title issues or encumbrances.
- **Developable site** – The site is within water and sewer service acres.
- **Suitable site** – As shown by the map on page 52, the site has frontage on Broadway. The development is surrounded by wetlands to the north, Kennedy Park to the east, Great Egg Harbor Bay to the south, and residential uses to the west. According to publicly available mapping, the site is entirely located within the FEMA Special Flood Hazard Area. A portion of the site is within a 150-foot stream/water riparian zone, which is unlikely to matter as the site is already disturbed. There are also slopes greater than 15% along the water line. See

the map on page 52 for the location of the development in relation to nearby environmental features.

Based on the information above, 90 Broadway is anticipated to provide **5 credits** pursuant to NJAC 5:93-5.6 (inclusionary development).

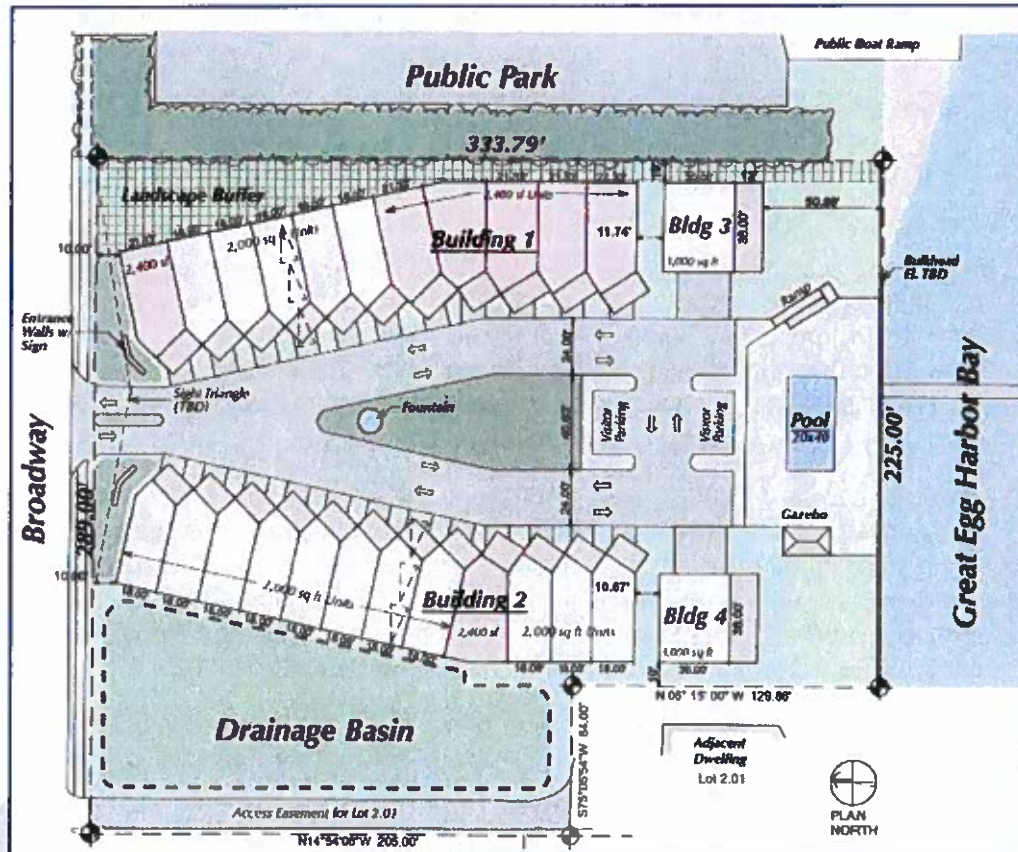


Figure 3 - 90 Broadway concept plan

Sonesta Suites / Avia

Located at 900 Mays Landing Road is a former Sonesta Suites extended stay hotel. The 120-room property was constructed in 1988 and sits on approximately 4.42 acres. The site, identified as Block 2020, Lot 3, is surrounded to the east, south, and west by vacant wetland areas and the to the north by the Greate Bay Country Club.

On May 25, 2023 the City Council approved Resolution No. 122 of 2023, which authorized the execution and delivery of a memorandum of understanding between the City and AVIA NJ Mays Landing, LLC designating AVIA NJ Mays Landing LLC ("AVIA") as interim conditional redeveloper of Block 2020, Lot 3. A Memorandum of Understanding between Somers Point and AVIA dated June 1, 2023 details AVIA's desire to repurpose the 120-room hotel situated on Block 2020, Lot 3 to 120 market-rate apartments with an affordable component. Page 2 of the Memorandum of Understanding states, "Whereas the primary purpose of this Memorandum of Understanding is to establish a period during which the Parties shall explore a Redevelopment Plan and the

terms and conditions of a Redevelopment Agreement". Additionally, Section 2 states, "The Parties agree to negotiate diligently and in good faith with one another for a period of one hundred twenty (120) days commencing upon the Effective Date (as herein defined in Section 16)(the "Negotiating Period"), in order to agree upon a mutually acceptable Redevelopment Plan and Redevelopment Agreement..."

On August 24, 2023, the City Council approved Resolution No. 197 of 2023, which authorized the execution and delivery of Amendment 1 of the Memorandum of Understanding. Amendment 1 deleted and replaced Section 2 to extend the Negotiating Period to February 1, 2024. Subsequently, on January 25, 2024, the City Council approved Resolution No. 61 of 2024, which authorized the execution and delivery of Amendment 2 of the Memorandum of Understanding. This Amendment deleted and replaced Section 2 to further extend the Negotiating Period through July 1, 2024. Therefore, the Memorandum of Understanding, and subsequent Amendments, authorized the City to prepare a site-specific Redevelopment Plan for Lot 3 of Block 2020.

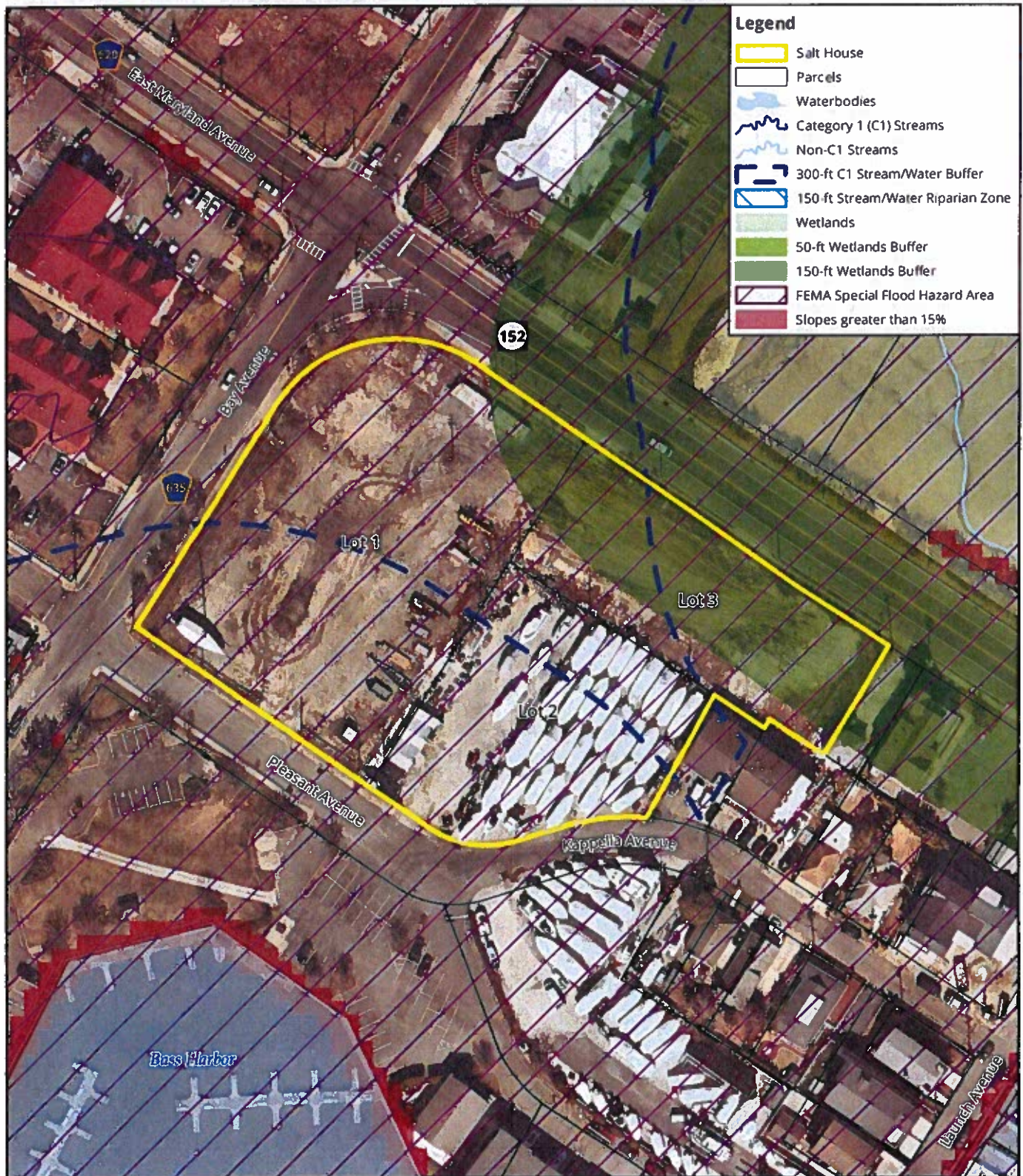
On July 11, 2024 Ordinance No. 18-2024 adopted the Redevelopment Plan for 900 Mays Landing Road, which guides the redevelopment of the site. The Plan permits multi-family housing development as a principal use. The document also requires a minimum 15% affordable housing set-aside. The units are required to be deed restricted for a minimum of 30 years (see Appendix P).

Following the adoption of the Redevelopment Plan, Avia filed an application for preliminary and final major site plan approval. The application requested the conversion of the hotel into 116 luxury apartments including 18 affordable family rental units. The hearing was on October 16, 2024 and the Board memorialized an approving resolution on November 20, 2024 (see Appendix P).

Sonesta Suites / Avia meets the Four-Prongs Test as follows:

- Approvable site – As noted above, the City adopted a Redevelopment Plan in 2024 to permit inclusionary housing development. The Planning Board approved the 116-unit inclusionary development in November of 2024.
- Available site – The site is privately owned, and the City is unaware of any title issues or encumbrances.
- Developable site – The site is within water and sewer service acres.
- Suitable site – As shown by the map on page 53, the site has frontage on Mays Landing Road. The site is surrounded to the east, south, and west by vacant wetland areas and the to the north by the Greate Bay Country Club
- According to publicly available mapping, the buildings are not within the FEMA Special Flood Hazard Area, but the rest of the site is. A portion of the site is within a 150-foot wetlands zone, which is unaffected as the site is already disturbed. There are also slopes greater than 15% along the sides and rear of the property, which are beyond the existing developed areas of the site. See the map on page 53 for the location of the development in relation to nearby environmental features.

Based on the information above, Sonesta Suites / Avia is anticipated to provide **18 credits** pursuant to NJAC 5:93-5.6 (inclusionary development) and **7 bonus credits** pursuant to NJSA 52:27D-311k. (6) as the site is being converted from commercial to residential.



ENVIRONMENTAL CONSTRAINTS - SALT HOUSE
BLOCK 1007, LOTS 1, 2, & 3
 CITY OF SOMERS POINT
 ATLANTIC COUNTY, NEW JERSEY

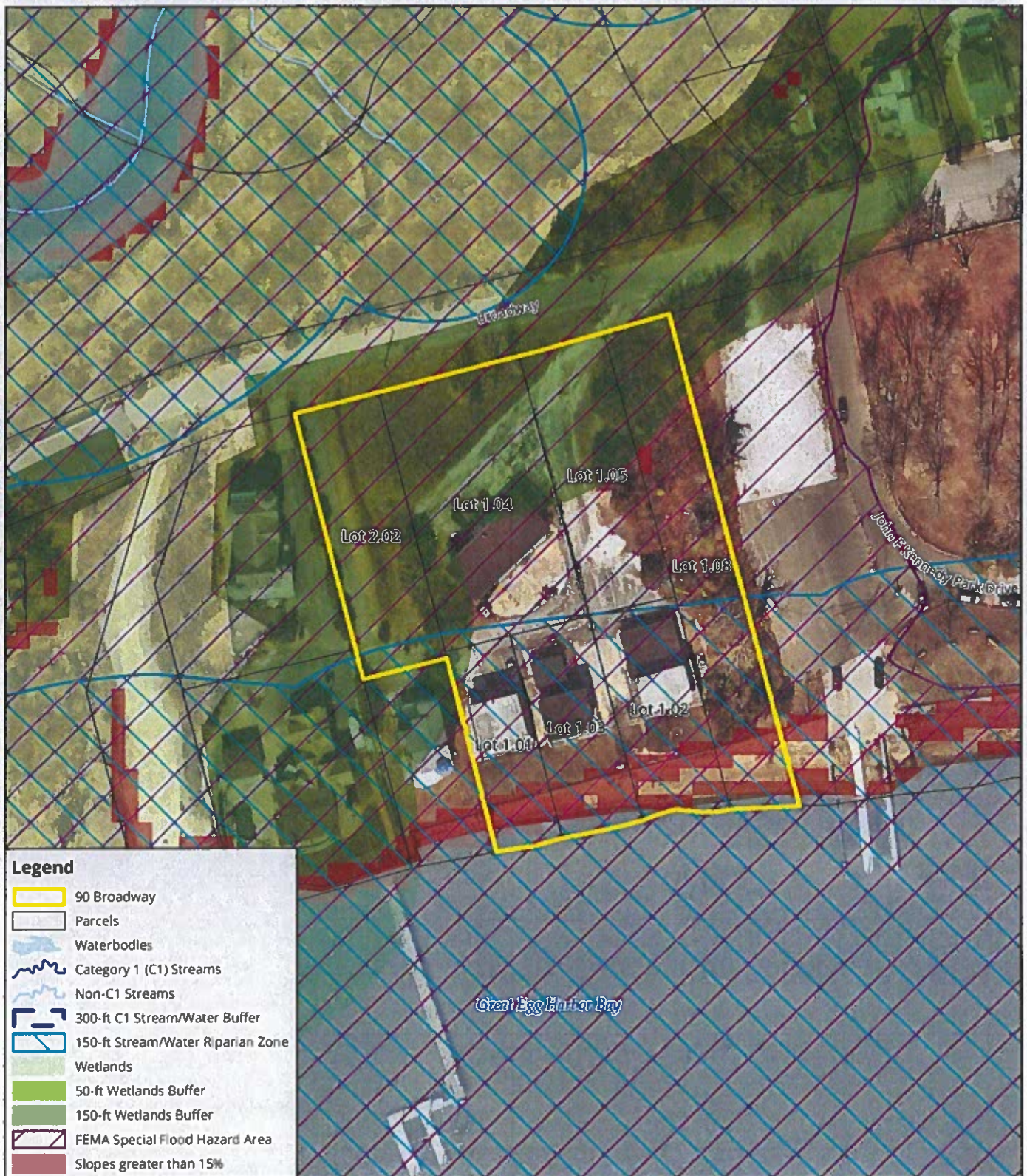
0 50 100
 1 inch = 100 feet



Colliers
**Engineering
 & Design**

This map was developed using GIS digital data from FEMA, NJDEP, NJDOT, NJGIN, but this secondary product has not been verified and is not state-authorized. Aerial image sourced from NearMap, dated March 10, 2025.

May 28, 2025
 SOP0008



ENVIRONMENTAL CONSTRAINTS - 90 BROADWAY
BLOCK 2018, LOTS 1.01, 1.02, 1.03, 1.04, 1.05, 1.08, & 2.02
CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY

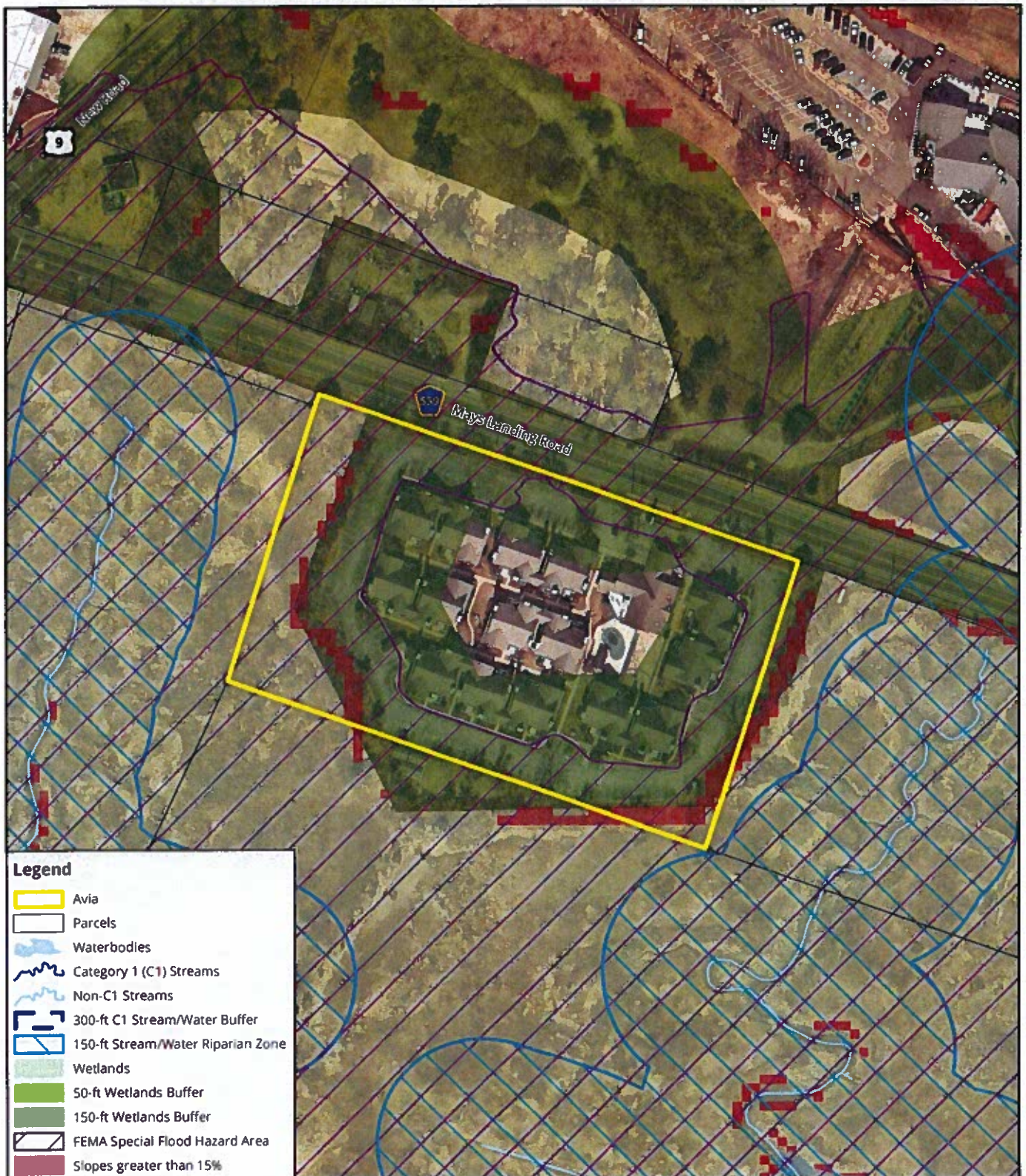
0 50 100
 1 inch = 100 feet



Colliers
Engineering & Design

This map was developed using GIS digital data from FEMA, NJDEP, NJDOT, NJGIN, but this secondary product has not been verified and is not state-authorized. Aerial image sourced from NearMap, dated March 10, 2025.

May 28, 2025
 SOP0008



ENVIRONMENTAL CONSTRAINTS - AVIA
BLOCK 2020, LOT 3
CITY OF SOMERS POINT
ATLANTIC COUNTY, NEW JERSEY

0 75 150
 1 inch = 150 feet



Colliers
Engineering & Design

May 28, 2025
 SOP0008

This map was developed using GIS digital data from FEMA, NJDEP, NJDOT, NJGIN, but this secondary product has not been verified and is not state-authorized. Aerial image sourced from NearMap, dated March 10, 2025.

Summary of Proposed Mechanisms & Credits

The table below provides a summary of the proposed mechanisms and credits allocated to the various obligations.

Proposed Mechanisms & Credits						
Mechanism	Credit Type	Tenure	Age-Restricted	Credit	Bonus	Total
<i>Rehabilitation Credits</i>						
City-Sponsored Rehabilitation Program	Rehabilitation	-	-	TBD		TBD
Atlantic County Housing Rehabilitation Program	Rehabilitation	-	-	TBD		TBD
Total				TBD	-	TBD
<i>Prior Round Credits</i>						
Plantation Bay / Greate Bay West	Inclusionary	Rental	No	42	8	50
Salt House	Inclusionary	Rental	No	9	9	18
Total				51	17	68
<i>Fourth Round Credits</i>						
90 Broadway	Inclusionary	Sale	No	5		5
Sonesta Suites / Avia	Inclusionary	Rental	No	18	7	25
Total				23	7	30

Summary of Mechanisms & Credits

The table on the following page provides a summary of the mechanisms, credits, and bonuses this HEFSP proposes. As demonstrated by the table, Somers Point has 48 credits to apply against its 31-unit Fourth Round Obligation. Somers Point reserves the right to apply these surplus credits to a future affordable housing obligation.

Existing & Proposed Credits

Mechanism	Credit Type	Credit	Bonus	Total
Rehabilitation Credits				
City-Sponsored Rehabilitation Program*	Rehabilitation	TBD		TBD
Atlantic County Housing Rehabilitation Program*	Rehabilitation	TBD		TBD
Total		TBD	-	TBD
Prior Round Credits				
Plus NJ / NeuroRestorative NJ - 41 Gulph Mill Road	Alternative Living Arrangement	3	3	6
Plus NJ / NeuroRestorative NJ - 39 S. Laurel Drive	Alternative Living Arrangement	3	3	6
Community Quest, Inc. - 2 Cornell Road	Alternative Living Arrangement	3	3	6
Somers Point Apartments	Rental	17		17
Plantation Bay / Greate Bay West*	Inclusionary	42	8	50
Salt House*	Inclusionary	9	9	18
Total		77	26	103
Third Round Credits				
Somers Point Apartments	Rental	194	62	256
Devereux Foundation - 103 Euclid Avenue	Alternative Living Arrangement	5		5
Collaborative Support Programs of NJ - 410 Shore Road	Alternative Living Arrangement	3		3
Total		202	62	264
Fourth Round Credits				
Surplus Third Round Credits		18		18
90 Broadway*	Inclusionary	5		5
Sonesta Suites / Avia*	Inclusionary	18	7	25
Total		41	7	48

*Proposed Mechanisms

XIII. Implementation Schedule

The chart below provides an anticipated implementation schedule for the mechanisms that are proposed within the City of Somers Point.

Implementation Schedule											
Mechanism	'25	'26	'27	'28	'29	'30	'31	'32	'33	'34	'35
Atlantic County Housing Rehabilitation Program											
Advertise Program											
Rehabilitate as Applicable											
City-Sponsored Rehabilitation Program											
Advertise Program											
Rehabilitate as Applicable											
Plantation Bay / Grete Bay West											
Construction											
Occupancy											
Salt House											
Construction											
Occupancy											
90 Broadway											
Redevelopment Plan Adoption											
Application Review & Approval											
Construction											
Occupancy											
Sonesta Suites / Avia											
Construction											
Occupancy											

XIV. Implementing Documents

The deadlines prescribed in the Amended FHA failed to realize the multitude of moving parts in the world of affordable housing. On December 20, 2024, the Housing and Mortgage Finance Agency ("HMFA") adopted "amendments" to the Uniform Housing Affordability Controls ("UHAC"). These special adopted rules are hardly amendments as there are widespread and dramatic changes throughout the 192-page document. Furthermore, these rules are only effective until December 19, 2025, or such earlier date at which time the HMFA amends, adopts, or readopts the rules pursuant to the New Jersey Administrative Procedure Act.

Then, on March 17, 2025, the State issued proposed rules (NJAC 5:99), which are open for public comment until May 16, 2025. These rules concern the municipal ordinance requirements for development fees; monitoring requirements; regulations regarding municipal housing liaison and administrative agents, etc.

The above two documents impact several of the standard implementing documents that typically accompany a HEFSP. As municipal affordable housing trust funds are a precious and finite resource, the following documents will be drafted once permanent UHAC regulations and NJAC 5:99 rules are adopted:

1. Rehabilitation Program Manual
2. Affordable Housing Ordinance
3. Development Fee Ordinance
4. Affirmative Marketing Plan
5. Operating Manuals
6. Affordability Assistance Mini-Manuals

There is no harm in postponing the drafting of these documents as municipalities have an obligation to create a realistic opportunity for their fair share of affordable housing which ends in 2035. Furthermore, the Amended FHA does not require the adoption of implementing ordinances and resolutions until March 15, 2026. Prior to that date, the 5:99 rules will be adopted and HMFA will have addressed the interim UHAC rules.

A copy of the City's current Development Fee Ordinance can be found in Chapter 69 Affordable Housing, Article I Purpose, Definitions, Development Fees; Affordable Housing Trust Fund (<https://ecode360.com/11358688#11358688>). Somers Point's current Affordable Housing Ordinance can be found in Chapter 69 Affordable Housing (<https://ecode360.com/11358687>).

XV. Appendix

- A. 2018 FSHC Settlement Agreement
- B. 2018 Final Order of Fairness Compliance and Repose
- C. Resolution No. 58 of 2025 Accepting DCA's Obligation Calculations
- D. 2025 Complaint for Declaratory Relief Pursuant to Directive #14-24
- E. Order Fixing Municipal Obligations For "Present Need" and "Prospective Need" For the Fourth Round Housing Cycle
- F. 41 Gulph Mill License, COAH Survey
- G. 2023 Code Enforcement Officer Group Home Survey
- H. 39 S. Laurel Drive License, COAH Survey
- I. 2 Cornell Road License, COAH Survey
- J. Somers Point Apartment HAP Renewal Contract; 2023 Financing, Deed Restriction and Regulatory Agreement; Deed of Easement and Restrictive Covenant; and 2023 Financial Agreement; Permits and Certificates
- K. 103 Euclid Avenue COAH Survey, Licenses
- L. 410 Shore Road Licenses
- M. Plantation Bay 2023 and 2024 Planning Board Resolutions
- N. Salt House 2024 Consent Order Approving Construction of Affordable Units Within AH-1 and AH-2 Zoning Districts, Planning Board Resolution
- O. 90 Broadway Draft Redevelopment Plan
- P. Sonesta Suites / Avia Redevelopment Plan for 900 Mays Landing Road, Board Resolution
- Q. Draft Ordinance Eliminating Set-aside Ordinance
- R. 2025 Draft Spending Plan
- S. Draft Intent to Bond Resolution
- T. Municipal Housing Liaison Resolution
- U. Planning Board Resolution Adopting HEFSP

